

SPECIAL TERMS FOR PROVISION OF FINANCIAL SERVICES REMOTELY – RECEIVING AND TRANSMITTING ORDERS THROUGH PHONE OF RETAIL CUSTOMERS IN RELATION TO PURCHASE AND REDEMPTION OF UCITS UNITS (SHARES) AND/OR PURCHASE/SALE OF BONDS IN ACCORDANCE WITH THE PROVISIONS OF LAW 4514/2018 AS IN FORCE

1A. **BANK'S INDENTITY:** HSBC Continental Europe (also referred to as the "Bank") a company incorporated under the laws of France as a société anonyme (SIREN number 775 670 284 RCS Paris), having its registered office at 38, avenue Kléber, 75116 Paris, France ("HSBC Continental Europe ") is lawfully established in Greece as a branch ("HSBC Continental Europe, Greece"), duly registered with the General Commercial Registry (GEMI) with number 143407060001 and Tax Identification Number 997011129 of the Tax Authorities of Athens, with registered office at 109-111 Messoghion Ave., Athens.

HSBC Continental Europe, Greece is regulated by the European Central Bank (ECB), the French Prudential Supervisory and Resolution Authority (l'Autorité de Contrôle Prudentiel et de Résolution, 61 rue Taitbout, 75436 Paris) ("ACPR") and the Bank of Greece; its banking activities in Greece are further subject to limited supervision by the Bank of Greece (21 Eleftheriou Venizelou street, Athens) and the Hellenic Capital Market Commission (1 Kolokotroni street, Athens) exclusively with regard to the issues provided for by the applicable legislation.

HSBC Continental Europe is based in Paris and supervised by the ECB, as part of the Single Supervisory Mechanism (SSM), the ACPR as the French National Competent Authority and the French Financial Markets Authority (l'Autorité des Marchés Financiers (AMF) for the activities carried out over financial instruments or in financial markets.

HSBC Continental Europe is a member of the HSBC Group, whose ultimate parent company is HSBC Holdings plc, which has been established in accordance with the laws of the United Kingdom (HSBC Holdings plc, the Bank and all Greek or international subsidiaries or affiliates shall hereinafter be referred to as the 'HSBC Group')

1B. The Bank is acting in accordance with Greek Laws 4514/2018 and 4099/2012, as those in force, and in accordance with applicable European legislation, regulations and decisions of the Hellenic Capital Market Commission and/or of other competent authorities receives and transmits: (a) applications for participation/purchase and/or redemption of shares/units of domestic and/or foreign UCITS for which the Bank acts from time to time as their distributor in Greece and (b) bond purchase and/or bond redemption orders regarding bonds issued by domestic and/or foreign issuers ("the Issuers") provided that for the bonds to which the purchase or sale order relates, HSBC Global Markets, through which the order is executed, carries out transactions on those bonds at that time.

2. DESCRIPTION OF THE OFFERED SERVICE: The service offered is the receipt and transmission of the Customer's telephone instructions for (a) buying UCITS units/shares, which the Bank is distributing in Greece, by using free and immediately available monetary means of the banking account of the Customer (simple and/or joint), (b) redeem of above UCITS units/shares provided that those have been previously distributed to the Customer through the Bank and/or if the Bank holds those in custody in favor of the Customer through transfer or otherwise and (c) purchase of bonds by using free and immediately available monetary means of the banking account of the Customer (simple and/or joint), and/or sale

of bonds described in 1B above issued by domestic or foreign Issuers provided that (in case of a sale order only) the Bank holds those in custody given that these have been previously sold to the Customer through the Bank and/or in favor of the Customer through transfer or otherwise. The Customer is entitled to request by phone his participation and/or the participation of his joint banking account holders in UCITS units/shares and the purchase of bonds and/or the redemption of bonds/UCITS units/shares in accordance with the provisions of Laws 4514/2018 and 4099/2012 (in relation to UCITS units), as those in force, and the related and necessary for the conclusion of the transactions, debits and credits, of the related/associated banking accounts, provided that each one order will not exceed the amount of Euro One Hundred Fifty Thousand (€ 150.000,00).

The performance of above banking transactions which the Customer wishes to enter into remotely, shall be made by using a telephone channel/network. More specifically the Customer at his own will and initiative, will make a phone call to the Bank and in particular shall call the phone number of the Bank's employee who has been assigned by it to act as his relationship manager. The phone call shall be charged with the applicable charges of the respective telephone provider. The service is provided by the Bank on a best effort basis and therefore in case of absence or temporary unavailability of the Customer's relationship manager to answer the call and/or provide immediately his services to the Customer, the Customer shall be advised that another employee of the Bank shall act as his relationship manager for the specific transaction. The service is offered at the business dates of the Bank in Greece, as in force from time to time, which today is Monday to Friday and from hour 8.00 a.m to 14.00 p.m.

The time frame for the execution of participation/purchase and/or redemption orders of UCITS units varies and depends on the particular UCITS and the Customer shall be informed by the Bank's representative to this effect during the telephone call and/or through the Bank's website.

Similarly the time frame for the execution of payment instructions/orders is shown in the cut-off times table and the currency conversion cut-off times table, for which the Customer knows that these tables are available to him, as in force at the time, from the branches, through the HSBC Phone Banking service, at the Bank's website and through the HSBC Online Banking service and in accordance with the terms and conditions of the Bank's framework contract for payment services.

Regarding the purchase and/or redemption orders of bonds, of domestic and/or foreign Issuers, the Customer is informed hereby and in addition by the representative of the Bank by phone that the order can be given with a price execution limit and is valid not only on that same day but for a period of time which the Customer himself sets by telephone and which cannot be higher than five (5) days. If the Customer's order is executed within the specified days, the Bank's representative shall inform the Customer by phone for the successful execution of the order and the Bank following that shall send the relevant confirmation documents for execution of the order to the Customer by post mail on the next business day from the transaction, as provided by law. In case it is not possible to execute the order within the above time limits and/or the execution price limit, the representative of the Bank shall inform the Customer accordingly by phone at the end of the business day corresponding to the specified time period and up to 15.15 pm the latest.

Financial Capital Commitment: The Customer irrevocably authorizes the Bank to “block” the debited bank account for an amount equal to the amount required to execute the purchase order, plus third party fees and/or expenses for as long as the order is valid. In the event that the funds in the debited account are blocked/seized, for any reason, by third parties, and there is not enough free and available credit limit left in the debited bank account to execute the purchase order, it will be considered that the Customer's purchase order will not be valid and will automatically be revoked and the Customer is liable to compensate the Bank for any damage. However, in the event that for any reason the purchase order has been executed by the Bank without the existence of sufficient available free funds in the debited account for any reason and cause, the Customer is obliged to transfer the available funds required to cover the purchase order on the same day so that the debited account to have sufficient credit balance, otherwise the Bank will liquidate the bond/ UCITS units/shares and any damage will be born for the Customer.

The Customer acknowledges and accepts that the Bank shall make every reasonable effort to ensure proper and immediate Customer service but shall not be liable in any way for any technical or other problem, delay or issue which arises or may occur in relation to its phone services, before or during any phone call communication made by the Customer to the Bank's employee, for which (problem or issue) only the telephone or electricity provider is responsible and not the Bank. The service may be temporarily unavailable for regular maintenance of systems. Every effort will be made by the Bank to inform Customers about this, not individually, but on a collective basis, beforehand or, where this is not feasible, immediately after and using the most expedient means available (i.e. through its website).

The Bank is offering services to the Customer for the conclusion of banking transactions and investment services via phone in accordance with the following terms and conditions. The Bank is entitled to alter or modify those from time to time and/or to apply restrictions in relation to the hours and days on which above services shall be offered and such modifications shall be announced to the Customer through its website or its branches or the HSBC Phone Bank service or otherwise. The Bank is entitled to define its Call Center as the responsible department of the Bank in the future and under the conditions that the Bank will then decide, advising accordingly Customers collectively and not individually as above. Similarly, the Bank is entitled to modify the data and parameters of the services of alternative channels i.e. the frequency and the nature of the offered transactions, the methods and identification systems by which the Customer is identified as those are in force from time to time, informing accordingly the Customer in the manner stated above. All transactions entered by the Customer in accordance with these terms shall be considered to be transactions concluded in Greece.

3. RECORDING OF TELEPHONE CALLS AND MONITORING OF COMMUNICATION

Since the mandates/orders of the Customer are provided to the Bank via telephone it is clarified that the recording of the conversations related to investment services is mandatory by virtue of the law. Moreover, the representative of the Bank clearly notifies to the Customer in the commencement of any telephone conversation with the Customer that the call is recorded, which is already known to the Customer through these present terms, and informs him about the identification details of the Bank and his own, before he proceeds to the Customer's identification and advises him on the commercial purpose of the telephone call he accepted by the Customer. The Customer acknowledges that all incoming and

outgoing telephone calls are recorded for the purpose of evidencing the telephone instructions of the Customer and their subject matter. The relevant data will be kept for a period of five (5) years (for a Customer's demand) and up to seven (7) years (for an Authority's demand) in accordance with the provisions of article 76 of the delegated regulation (EE) of 25 April 2016 of the Commission supplementing the Directive 2014/65 of the European Parliament and the Council. The Customer may ask for a copy of a recording. The Bank may act upon the telephone instructions of the Customer, before receiving any written confirmation that might be requested by the Bank and the telephone conversation files shall be final proof of such telephone instructions. The Bank's files are and shall remain its exclusive property. The Customer and each and all the beneficiaries of the joint bank account declare that they acknowledge and accept that the recordings shall constitute full evidence of the communication call and the mandates given and of the time that was given, as those shall be evidenced by the automated recording system of the Bank and that such recordings may be legally and validly used by the Bank before any competent Court and/or any competent authorities.

4. TRANSACTION AND EXECUTION OF TRANSACTIONS - CUSTOMER'S IDENTIFICATION:

Before any transaction is made in the context of this present service, the Bank's representative is obliged to identify the Customer's identity by asking the Customer to provide all the necessary data for verification of his identity by using the approved questionnaire by the Bank, which shall be addressed to him. In case the Bank representative is not satisfied by the answers he receives by the Customer in the questionnaire, he is entitled to request the Customer to provide further identification data and if after that he has still doubts about the identity of the person calling, the representative will deny to proceed further with the requested transaction via phone and shall inform the Customer that he/she has to visit in person a branch of the Bank in order to proceed with the requested transaction.

The Customer is obliged to inform the Bank on time for every change of his identification details and/or his home - email address declared by him, by providing at the same time all necessary confirmative documents. Access to the alternative channels is granted after all required confirmative documents have been collected and following the conclusion of all requirements for client identification and the financial/transactional profile of the user, as those are from time to time required by the applicable regulative/legislative environment.

5.A. DISTRIBUTION/REDEMPTION OF UNITS (SHARES) OF UCITS FOLLOWING THE EXCLUSIVE INITIATIVE OF THE CUSTOMER – NON PROVISION OF INVESTMENT ADVICES

Units/shares of UCITS shall be made available by the Bank in accordance with the law 4514/2018, as currently in force and par. 6 article 7 of Law 4099/2012, as in force, without the Bank having received the information required by par. 5 article 7 of Law 4099/2012, since the units/shares of the particular UCITS are being distributed following the initiative of the Customer (being already a mutual fund shareholder or prospective one) and the Customer is been warned in writing hereby and will also be warned by phone by the Bank's representative that for this reason the Bank is not obliged to determine whether that particular UCITS is suitable or appropriate for the prospective mutual fund shareholder. The Bank does not provide any investment advice to the Customer who gives the mandate and it does not advise any other joint account holder in case of a joint account as well as, and in these cases the Bank does not proceed to any suitability or appropriateness checks neither

in case of purchase of units nor in case of their redemption. Consequently, the Bank is not obliged to receive the information required by Law 4514/2018, the European legislation or the rules for professional behavior of the Greek Capital Markets Commission and/or of any other competent authority in order to determine whether investment in units/shares of UCITS is suitable and/or appropriate for the Customer and/or the other joint account holders. This present service is to be considered as an execution only instruction of the Customer taking place exclusively with initiative and at the own risk of the Customer and of the joint account holders of the bank account/units/shares, and the Bank is notifying these circumstances to you as from today in writing through these terms.

5B. PURCHASE AND SALE OF BONDS FOLLOWING THE EXCLUSIVE INITIATIVE OF THE CUSTOMER – NON PROVISION OF INVESTMENT ADVICES

The related bond purchase and/or bond sale orders will be given following the sole initiative of the Customer and the Customer is been warned in writing hereby and will also be warned by phone by the Bank's representative that for this reason the Bank is not obliged to determine whether if any investment in bonds is suitable for him and or the other joint bondholders. The Bank does not provide any investment advice to the Customer who gives the mandate and it does not advise any other joint account holder in case of a joint account as well as, and in these cases the Bank does not proceed to any suitability checks neither in case of purchase of bonds nor in case of their sale. Consequently, the Bank is not obliged to receive the information required by Law 4514/2018, the European legislation or the rules for professional behavior of the Hellenic Capital Markets Commission and/or of any other competent authority in order to determine whether investment in bonds is suitable for the Customer and/or the other joint account holders. This present service is to be considered as an execution only instruction of the Customer taking place exclusively with initiative and at the own risk of the Customer and of the joint account holders of the bank account/bonds, and the Bank is notifying these circumstances to you as from today in writing through these terms.

The Bank's representative will address, by phone, to the Customer, who gives the order for the bond, the questionnaire that is included from time to time to the bond purchase order and if not accurate and correct answers are given, the Bank's representative informs him/her that the bond purchase order will not be executed and the Customer is informed that the process by telephone cannot be processed further and he needs to visit a Bank's branch.

When the purchase order concerns complex bonds, as those are defined by the legislation, the Bank is obliged to conduct an appropriateness assessment of the Customer who gives the order. For this purpose, in addition to above questionnaire, the Bank refers to its files, concerning the most recent assessment of knowledge and experience (appropriateness test), which it has carried out for the Customer within the last two (2) years from the date of receipt of each order. If the Customer's rating based on the answers given during the appropriateness test is not "Medium or High" based on the Bank's systems, the service cannot be provided remotely, even if the questions of the questionnaire included in the purchase order have been fully and correctly answered. The Bank's representative informs the Customer that he must visit one of its branches. Similarly, if the appropriateness test is not found in the files or the existing one has been carried out in a time exceeding two (2) years, the service cannot be provided remotely and the Customer must visit a Bank's branch. All above also apply to a Customer's purchase order, which concerns high yield bonds, other than Greek Government Bonds.

6. FURTHER INFORMATION GIVEN TO THE CUSTOMER DURING THE PROVISION OF SERVICES REMOTELY:

The Bank in addition to its identity details and the identity details of its representatives from time to time (as those shall be notified by phone during the provision of services) shall inform the Customer by phone for the following as well as: (a) for the overall price that he/she should pay in the bank account of the Custodian of the UCITS for the completion of his participation, including all related duties, charges and fees and for all taxes collected through the Bank as well as and/or (b) the total price he/she should pay for the bonds he/she wishes to invest in.

If the exact price cannot be defined, the Customer will be informed for the basis of the calculation, in order to enable him to check it by himself. The Bank is also making the following special warning that **UCITS DO NOT HAVE A GUARANTEED RETURN AND PREVIOUS PERFORMANCE DOES NOT GUARANTEE FUTURE PERFORMANCE and that ALSO AN INVESTMENT IN BONDS IS NOT GUARANTEED**, since the provided financial service remotely is connected with securities involving specific risks related to the specific features or operations to be performed or whose price depends on the fluctuations in the capital markets on which the Bank has no effect, and that past returns are not an indicator of future returns. The Bank also informs the Customer that there may be other taxes and / or expenses of third parties that are not collected or debited by the Bank. The Bank further informs the Customer that there is currently no special additional cost for using this financial service remotely as the Bank does not charge any additional costs for such services.

7. INFORMATION IN RELATION TO THE NON EXISTANCE OF WITHDRAWAL RIGHT:

The Bank informs the Customer that he is not legally entitled to withdraw as the provision of financial services remotely relates to the purchase and sale of units/shares of collective investment undertakings and /or of bonds as tradable securities (Article 40 para (5) (b) (aa) of the Minister of Finance and Development Decision no. 5338 / 17.1.208 Codification of Law 2251/1994 (A 191) "Consumer Protection" in a single text, Government Gazette B 40 / 17.1.2018). The Bank also informs the Customer that there is no minimum duration of the financial services contract remotely and that it is terminated by termination as specified below, that the Customer has the right to request the participation and redemption of the UCITS units/shares in accordance with the specific provisions of law and their Regulation, and regarding bonds in accordance with their terms as set by their Issuers, subject to any restrictions of the relevant legislation related to bonds/UCITS units/shares.

8. RISKS ACCOCIATED WITH INVESTMENTS IN BONDS: The Bank is currently informing the Customer about the following risks involved in investing in bonds as bonds are negotiable debt securities which are issued in registered or bearer form by a company or a government body to creditors. The duration of the debt, as well as the terms and conditions of the settlement, are determined in advance. Unless otherwise stipulated, the bond is paid off on the date of its maturity. Payments of the bonds' interest may be either (i) fixed for the entire duration, or (ii) variable or often connected to reference indexes (e.g.EURIBOR or LIBOR). The buyer of a bond (the creditor) is entitled to claims vis-à-vis the issuer (the debtor). Transactions with bonds may have risks which include but are not limited to the following:

a) **Insolvency risk:** The Issuer may become temporarily or permanently insolvent, resulting in his inability to pay the interest or repay in total or partially the bond. The solvency of an

Issuer may change due to one or more of a series of factors, including the issuer company itself, and/or the financial sector of the Issuer's activity and/or the economic and political situation of the involved countries. The exacerbation of an Issuer's solvency shall affect the price of the issued securities in the secondary market if there is one and also the Issuer's ability to pay interest or pay the bond.

b) **Interest rate risk:** The uncertainty characterizing the fluctuations of interest rates has the result that buyers of securities with a fixed interest rate undertake the risk of a decrease in the value of the securities, if interest rates increase. The greater the term/duration of the loan and the smaller the interest rate, the greater the sensitivity of the bond to an increase of the market's interest rates.

c) **Credit risk:** The value of a bond shall fall in the case of default or a decrease of the issuer's credit rating. In general, the higher the relevant interest rate (this means compared to the interest rate of a zero risk security, with similar maturity and interest rate structure) the greater the credit risk that characterizes the Issuer.

d) **Early redemption risk:** The Issuer of a bond may include a term allowing the early redemption of the bond i.e. if the market's interest rates fall and/or if the Issuer so wishes and is provided for in the terms of issuance of the bond. This early redemption may result in a change in the expected yield.

e) **Risks in specific types of bonds:** Further risks may be associated with certain types of bonds, for example floating rate notes, inverse floating rate notes, zero coupons, bonds in foreign currency, convertible bonds, reverse convertible securities, index-linked bonds and subordinated bonds. With regard to these bonds, it is recommended to investigate the risks included in the Prospectus of the issue and to not buy such securities before fully comprehending all risks. With regards to subordinated bonds, it is recommended to find out about the classification of the bond compared to other bonds of the issuer. In fact, if the issuer defaults, these bonds shall be redeemed only after all creditors higher in the classification are paid, and there is a risk that you will not be compensated. In the case of reverse convertible bonds, there is a risk that you will not be fully compensated, but that you will receive an amount upon maturation, equal to the underlying securities.

For the high yield bonds the credit risk is higher. The bond is subject to higher risk and higher chance to default. Also during economic downturns the high yield bonds (which are non-investment grade bonds or unrated bonds) may be more vulnerable and subject to price fluctuations as investors become more risk adverse and default risk of the bond rises. Therefore the bond price may drop more than the bond price of an investment graded bond. Investing in high yield bonds is speculative as those are more volatile; these bonds are affected by interest rate changes and the creditworthiness of their Issuers and investing in high yield bonds poses additional credit risk as well as greater risk of default.

f. **Foreign Markets and Foreign Currency Denominated Securities:** Transactions in foreign markets, which include the financial markets of developing countries (Emerging Markets) shall have different risks from transactions in developed country markets. In certain cases, the risk shall be greater. The potential profit or loss from transactions in foreign markets or contracts and securities denominated in foreign currency shall be affected by the fluctuations of exchange rates. Investments in Emerging Markets are exposed to more risks, including the rising inflation, interest rate fluctuations, adverse repatriation laws and fiscal measures and the macroeconomic and political risk.

g. **Limited liquidity - there may be no active trading market or secondary market for liquidity for the bonds:** The bonds may not be widely distributed and there may not be an active trading market in the bonds. If there is no liquid market, investors may not be

able to realise their investment in the bonds until the maturity of the bonds or may not realise a return that equals or exceeds the purchase price of their bonds. There can be no assurance that a secondary market for the bonds will develop or, if a secondary market does develop, that it will provide the holders of the bonds with liquidity of investment or that it will continue for the life of the bonds. Prospective investors that may need to liquidate any of the bonds before their maturity may have to sell the bonds at a substantial discount from the outstanding principal amount. Prospective investors should be willing to hold the bonds until their maturity. Any bid and offer prices may possibly differ to a greater or lesser extent (spread).

9. PROCESS OF SERVICES:

9.1. Upon completion of the Customer identification process as above, the Customer will state to the representative of the Bank the participation order, the ISIN and the name of the UCITS and the amount he wishes to invest. The representative of the Bank will confirm with the Customer that he has read, studied and fully understood the “Key Investor Information” form of Law 4099/2012, as applicable, for UCITS, having accepted the relevant information and risks and that it has had sufficient time to do so. In addition, the Customer is informed about the costs and charges of the requested participation, which are sent to him for confirmation by an email following the receipt of the order. It is noted that the “Key Investor Information” form, the Prospectus and the annual/semiannual financial statements of UCITS have been made available to the Customer through the Bank's website, prepared with the due diligence and responsibility of the UCITS represented by the Bank, which the Customer has to study before making an investment decision.

9.2. Regarding the orders related to the purchase of bonds, the representative of the Bank will inform the Customer about the nature and characteristics of the bond after receiving from the Customer its ISIN, the Issuer name, the currency, the expiration date of the bond and any price limits and time limits validity of the purchase order. In particular, the Customer is informed indicatively and not restrictively for the following data: the activity of the Issuer, the offered interest rate (coupon rate), the time of repayment of interest, the classification of the bond (collateral type) e.g. senior unsecured, unsecured, etc., the credit rating and rating agencies (Fitch, Moodys, S&P), the minimum participation amount, whether the bond can be revoked or not (callable), the country of risk and the country of residence of the Issuer, if the bond or not is subject to bail-inable bonds, whether this bond is considered complex or not according to the MIFID II classification etc. The Bank representative also informs the Customer about all related costs and charges of the requested investment, which are sent to him for confirmation purposes and by an e-mail following the receipt of the order.

9.3 The Bank's representative will then repeat through phone the order given by the Customer in order this to be verified and in particular the UCITS ISIN/the bond's ISIN, the, name of the UCITS/Issuer of the bond, the date of maturity of the bond, currency and amount wishing to invest for the purchase of bonds and/or amount/nominal value of the UCITS that he/she desires to buy and that the investment in UCITS and/or Bonds is not guaranteed.

9.4 After that, the Customer must expressly state through phone to the Bank's representative that he is aware of all the related risks of investing in UCITS or bonds, the nature and characteristics of UCITS / bonds and that he consents and accepts the order of purchase of the investment and all related charges and the fact that it is an execution only

order given on his own initiative and that the order especially in terms of bonds will be executed only if the Bank can execute it on the terms that have been given to it, put by the Customer, i.e. within the set price limits and within the time limits of its validity.

9.5 Immediately after above confirmation, the Bank's representative will sign the relevant request for participation (purchase) of UCITS shares and/or bonds acting in the name and on behalf of the Customer and the other joint holders of the charged bank account having their express and irrevocable authorization as agreed below and will send a copy of the signed request to the Customer who has given the telephone order by email to the last valid email address declared by that Customer to the Bank.

9.6. In case of any negative response by the Customer to the above questions of the Bank's representative regarding the "Key Investor Information" form of Law 4099/2012, as applicable, and the Prospectus, regarding an investment in UCITS units/shares and/or if the Customer does not provide to the Bank's representative the UCITS ISIN and/or the ISIN of the bond, the maturity date/currency of the bond, the name of the UCITS and/or the name of the Issuer of the bond in which he/she wishes to invest or/and in case of a negative response of the Customer regarding the understanding of the risks, the nature and the characteristics of the investment and / or he fails to provide the requested consent to the content of the application for participation and the related costs, the provision of services by the Bank for the participation and / or redemption of UCITS units/shares and/or of bonds remotely will not be possible and the Bank's representative will inform the Customer that due to the above he should visit a branch of the Bank for a new request for investment services.

9.7. In the case of a UCITS redemption order and/or a bond sale order, the Customer must inform the Bank's representative about the UCITS/bond ISIN, the name of the UCITS and/or the Bond Issuer, the currency and amount of the bond he wishes to sell or the exact number of UCITS shares he wishes to redeem. The representative of the Bank will then repeat the order received for the purpose of its verification, informing the Customer about the costs and charges of the requested redemption/sale, for the purpose of their acceptance, otherwise the service will not be provided by telephone and the Customer should visit a Bank's branch in Greece. In case of redemption the procedure of term 9.5 above is applied accordingly.

9.8. **UPDATE:** The Bank shall send all the documents that confirm the ownership of their investments in units/shares of UCITS (today a Confirmation of Units Acquisition) on the first working day after receiving the confirmation sent to it by the respective UCITS. . Similarly, the documents concerning the redemption of units of UCITS will be sent by the Bank to the Customers. In the event of a bond transaction, the Bank will also send to its Customers a confirmation for execution of each order on the next business day from the execution of purchase and/or of a sale order. If a number of documents are related to a series of transactions, the Bank shall keep each document until the transactions are completed and it shall then send them. All above confirmation documents shall be sent by the Bank to the Customers via post mail at their own risk in the last valid address that the Bank has in its files/has been declared by the Customer who gave the order for which the confirmation has been issued.

10. EXPRESS AND IRREVOCABLE INSTRUCTIONS AND AUTHORISATIONS: The telephone orders given by the Customer from time to time are final and irrevocable and the Bank is entitled to execute them in accordance with Laws 4514/2018 and 4099/2012, as applicable from time to time (for UCITS units), and in accordance with the procedure set

forth above. The Customer hereby expressly and irrevocably authorizes the Bank in accordance with the provisions of Articles 218 and 726 of the Civil Code, since such mandate and authority also relate to the interest of the Bank as a representative, to execute the orders transmitted by telephone to the Customer through its authorized employees. In this regard, the Bank is expressly and irrevocably authorized to sign in the name and on behalf of the Customer and each of the beneficiaries of the bank account/UCITS units/shares/bonds the relevant application for participation (purchase)/ and/or redemption of UCITS or the relevant application of purchase and/or sale of bonds, following the successful completion of the process described in these terms and shall make any required debit and/or credit of the relevant bank account to complete the distribution of the UCITS units/shares/purchase of bonds and/or respectively for any required action in the event of a requested UCITS redemption/sale of bonds even if this is not particularly stated herein. Accordingly, the Bank will act in this regard both on its own account as a credit institution distributing UCITS units/shares /bonds by law and on behalf of the Customer, as a shareholder of a UCITS /bonds and/or on behalf of the joint account holders of the bank account / UCITS units/shares/bonds, under the relevant mandate and proxy authority. The Bank shall also has the power to sign the relevant application for the participation (purchase) and/or redemption (sale) of UCITS units/shares/bonds by self-contract expressly provided hereby by the Customer, and by all of the beneficiaries of the bank account/units/shares of UCITS/bonds.

11. JOINT ACCOUNT: It is agreed between the Bank and the Customers that for the financial instruments that have been issued abroad and have been registered in an account with the Bank, the provisions on joint account law 5638/1932 (A 307) apply according to the provisions of article 95A law 4514 / 2018 and according to the more specific provisions of term 3.11 of the General Terms and Conditions for Individuals, Section VIII "Terms for the Provision of Investment Services for Individuals". In the event of a joint account, any of its joint account holders, which is legally capable of doing business, shall have the right to give the Bank telephone orders to buy or redeem UCITS shares/sale bonds in his own name and in the name and on behalf of the other joint owners, expressly authorized by the other co-beneficiaries hereby. All orders given to the Bank are valid and binding for all co-beneficiaries. The Bank will accept orders for the purchase or sale of UCITS shares/bonds given by the holder of the joint account individually and will not accept such orders if given by a third party acting under proxy or other representation relationship. In the case that juvenile co-holders exist in the joint bank account, they may participate as co-beneficiaries in UCITS units/shares/bonds in accordance with Law 5638/1932 and Section 6 par. (8) of Law 4099/2012 and/or article 95A of law 4514/2018 and article 12 par. 1 of law 2198/1994, as present in force. Until the time the Bank receives a contrary special order and instruction, it may act in accordance with the Customer's instructions by telephone and shall also register the minor (juvenile) account co-holders as co-owners in the UCITS units/shares/bonds. In any case where it is not legally possible for any reason to register the units/shares of UCITS and/or bonds acquired in the name of all associated with the investment account co-holders, the Bank bears no responsibility whatsoever for their prior information and/or for the recovery of any loss.

12. BANK'S DISCLAIMER ON LIABILITY: Having regard to technological developments and the fact that the transmission of information using telecommunications/alternative networks is exposed to the risk of malicious interception ('phishing') or to the content and

details of the Customer's instructions by third parties, the Bank shall bear no responsibility if, notwithstanding due diligence on its part and after having taken all reasonable measures in business practice, the confidentiality and the integrity of information relating to the Customer is infringed or if his instructions to the Bank are altered. The Bank shall not be liable for any loss incurred by the Customer or third parties where the transaction is carried out by or with a third party who knew the information required to verify the Customer's identity in any way, and in particular in cases where that third party was authorised by the Customer. The Bank shall be liable to the Customer where there are lawful grounds for liability only on the basis of fraud or gross negligence. The Bank's liability shall not, under any circumstances, include the restitution of indirect losses incurred.

13. TERMINATION OF SERVICE – CONTRACTUAL RELATIONSHIP: The Bank has the right to terminate with immediate effect the provision of the services remotely, governed by these terms, whenever it considers the withdrawal of these present financial services remotely as commercially appropriate, by informing by durable medium the Customers who are subscribers of the said service thirty (30) days before, by using the most expedient means available (i.e. by normal or registered post mail or by sms or by an e-mail or through its website or the press or by announcement in the branches or through the Phone Banking service). Similarly the Bank has the right to terminate with immediate effect and without giving any notice, the provision of these present financial services remotely, by informing in writing the Customer in concern, in case the contractual relationship with the Customer is terminated and/or if the related bank account close in accordance with the applicable procedure of the General Terms and Conditions of the Bank for Individuals, as in force.

14. ASSIGNMENT OF RIGHTS: The Bank alone shall be entitled to assign or transfer to other credit or financial institutions in general its claims and rights deriving from these present terms including the separate banking agreements, without the Customer's prior consent, but the Bank shall notify the Customer in writing of any such assignment or transfer, unless the Bank, in agreement with the assignee, continues to manage the Customer's relationships.

15. APPLICABLE LAW - JURISDICTION – OUT-OF-COURT SETTLEMENT OF DISPUTES – COMPLAINTS These terms, the applications and the terms of the individual contracts shall be governed by Greek law including the legislative decree dated July 17th/13.8.1923 on specific provision on societies anonymes.

The competent courts in terms of location for the purpose of interpreting the terms and resolving any dispute arising from or due to these Terms and the terms of individual contracts are the competent courts of the City of in the Prefecture of If the previous sentence is not filled in, the competent courts in terms of location for the purpose of interpreting the terms and resolving any dispute arising from or due to these terms and the terms of individual contracts are the competent courts of Athens.

It is agreed between the Bank and the Customer that the terms of this present agreement, any prior information and the language of communication during this particular agreement – special terms of provision of services shall be the Greek language or another language that the parties may mutually agree in writing. Without prejudice to any special language agreement between the parties, the Greek text of these special terms and conditions of this Service is the only binding for the Bank and the Customer and any foreign translation

rendered to him is provided for convenience purposes and the Customer acknowledges and accepts that the Greek text overrides any of its foreign translations.

COMPLAINTS: Any objections, complaints or counterevidence from the Customer about statements or extracts from statements or securities statements can be submitted to the Bank's Complaint Department (109-111 Messoghion Avenue, Athens 11526) and in the electronic address: complaint.greece@hsbc.com without delay in writing. Objections to payments as defined in the Bank's framework contract for payment services, as in force at the time, and objections relating to transaction confirmations or notices must be submitted to the Bank's branches promptly in writing without prejudice of the agreed upon in the framework contract of the Bank's payment services. The Customer hereby acknowledges and accepts that the extracts of his statements contained kept in the Bank's records constitute proof in full of his transactions and charges in respect to account (banking, payment, loan/credit facility) activity; however rebuttal of such evidence is always permitted within the deadlines and conditions for payment transactions according to the Bank's framework contract for payment services and immediately for all credit facilities or loans.

You are always able to refer your concerns to the Hellenic Financial Ombudsman (hobis.gr, tel:10440 and +30 210 3376700), the Independent Authority "Consumers' Ombudsman" (www.synigoroskatanaloti.gr, tel: +30 210 6460862), the Amicable Settlement Committees for Consumer Disputes specified by the provisions of Article 11 of Law 2251/1994, as in force at the time (<http://www.synigoroskatanaloti.gr/index.html>, tel: +30 210 6460862) and the European Consumer Centres Network (www.synigoroskatanaloti.gr, tel: +30 210 6460862) within the legal timeframes from the date of the initial complaint or to resort to the available legal means. For more information please visit the official websites of the organizations.

16. PERSONAL DATA PROCESS: The Customer can be at all times informed in respect to the process of his personal data and information kept with the Bank, in accordance with the EU Regulation 2016/679 and the respective implementing local law, by the Privacy Notice of the Bank, as in force, which is easily available at its public website and branches, as it explains what information are collected, how that information are used, with whom it will be shared, the circumstances when it is shared and what steps are taken to make sure it stays private and secure and the data subjects' rights.

17. DUTY OF CONFIDENTIALITY: All information given by the Customer to the Bank is confidential and the Bank is obliged to handle it as such and only when it is considered necessary for the provision of its services to the Customer. Indicatively the Bank is entitled to disclose information in relation to the Customer (a) when such is necessary for the execution of the received mandates and (b) when this is obligatory in virtue of the national and/or the European legislative and regulatory environment or in virtue of a relative decision of a public or judicial authority or other legislative or regulatory act or sanction or when this is imposed by the relative regulators of the Bank or the HSBC Group.

18. ANNEXES AND GENERAL TERMS OF TRADE FOR INDIVIDUALS: In the present terms are attached as Annexes 1 and 2 the current UCITS participation (buy) and redemption applications, and as Annexes 3 and 4 the current orders for purchase and sale of bonds which the Customer expressly and unreservedly accepts. The joint bank account holders also do the same by subscribing below.

These specific terms and conditions for the provision of financial services remotely and their

Annexes, as amended by the Bank from time to time and in force, are a part and are consistent with the Bank's General Terms and Conditions for Individuals in Greece, are supplemented in each case by the respective terms of the Bank for the provision of investment services (see today Section VIII "Terms for the Provision of Investment Services for Individuals" together with their Annexes) and are amended by the Bank at its discretion with the procedure provided for from time to time for amending these in the General Terms and Conditions for Individuals (PART I General Terms 1.5 to 1.7) and/or with the provisions of law, supervisory decisions and/or regulations of any other competent Authority. In case of any disagreement of the present special terms with the General Terms of Transactions of the Bank for Individuals, the provisions of the present are valid as more specific terms. The Customers may terminate this service by distance in writing without any prior notice in case they do not wish to use it at any time in the future.

ANNEX 1 - APPLICATION FORM - UCITS UNITS/SHARES FOR PRIVATE INDIVIDUALS ACCORDING TO LAW 4514/2018 AS APPLICABLE

ANNEX 2 - REDEMPTION APPLICATION – UCITS UNITS/SHARES FOR PRIVATE INDIVIDUALS ACCORDING TO LAW 4514/2018 AS APPLICABLE

ANNEX 3 – BOND PURCHASE ORDER RETAIL CUSTOMERS ACCORDING TO LAW 4514/2018 AS APPLICABLE

ANNEX 4 - BOND REDEMPTION ORDER RETAIL CLIENTS ACCORDING TO LAW 4514/2018 AS APPLICABLE

This agreement was written in (..) copies, one for the Bank and one for each of the other contracting parties and shall be signed as follows at the place and date indicated below, by the Bank and all the joint account holders in question.

Branch _____

Date _____

HSBC Continental Europe, Greece

Authorised Signatory

Account number _____
(filled out by Bank)

THE 1ST JOINT ACCOUNT HOLDER

Name-Surname/Signature

Date _____

Customer's Personal number _____
(filled out by Bank)

THE 2ND JOINT ACCOUNT HOLDER

Name-Surname / Signature

Date_____

Customer's Personal number_____
(filled out by Bank)

THE 3RD JOINT ACCOUNT HOLDER

Name-Surname / Signature

Date_____

Customer's Personal number_____
(filled out by Bank)

THE 4TH JOINT ACCOUNT HOLDER

Name-Surname / Signature

Date_____

Customer's Personal number_____
(filled out by Bank)

APPLICATION FORM UCITS UNITS FOR PRIVATE INDIVIDUALS ACCORDING TO LAW 4514/2018 AS APPLICABLE

TO: HSBC CONTINENTAL EUROPE, GREECE, 109-111 MESSOGHION AVE., ATHENS 115 26 – TEL. 210-6960000 AS DISTRIBUTOR
OF _____ ("The Management Company").

A. APPLICANT DATA

SURNAME – NAME / COMPANY NAME: _____

PROFESSION / ACTIVITY: _____

FATHER'S / SPOUSE NAME: _____

ID / TAX ID: _____ / _____

ADDRESS: _____

TELEPHONE: _____

COUNTRY OF NATIONALITY / SEAT: _____

I/WE AM/ARE AWARE OF THE PROSPECTUS. I/WE ACCEPT THE REGULATION OF THE UCITS
_____ AND THE TERMS OF THE
CONTRACT FOR THE PROVISION OF INVESTMENT SERVICES INCLUDED IN THE GENERAL TERMS AND CONDITIONS FOR
INDIVIDUALS OR PROVIDED SEPARATELY FOR CERTAIN CORPORATE CLIENTS THAT ARE CONSIDERED TO BE INDIVIDUALS
UNDER LAW 4514/2018 AS APPLICABLE LAW, A COPY OF WHICH I/WE HAVE RECEIVED AND ACCEPT ALONG WITH THE KEY
INVESTOR INFORMATION DOCUMENT (KIID) AND I/WE WISH TO BUY UNITS OF THE UCITS

_____ OF _____, WHICH
CORRESPOND TO THE AMOUNT OF _____ WRITTEN IN FULL: _____
_____ COMMISSION FEE: _____%.

FOR THE ABOVE TOTAL AMOUNT (PARTICIPATION AND COMMISSION) YOU ARE GIVEN AN IRREVOCABLE ORDER TO CHARGE
THE ACCOUNT THAT I/WE HOLD AT HSBC CONTINENTAL EUROPE, GREECE WITH THE NUMBER: _____ - _____ - _____.

B. JOINT ACCOUNT (FOR NATURAL PERSONS) (OPTIONAL) _____

I WISH THE ISSUANCE OF THE TITLE IN A JOINT ACCOUNT WITH OTHER PERSONS, MY CO-BENEFICIARIES IN THE
DEBITED ACCOUNT, IN ACCORDANCE WITH LAW 5638/32, ARTICLE 95A LAW 4514/2018 AND ARTICLE 6 PAR. 8 OF
LAW 4099/2012.

ACCORDING TO THESE PROVISIONS EACH OF US IS ENTITLED TO USE THE UNITS, EVEN PARTIALLY OR FULLY
REDEEM, WITHOUT THE INVOLVEMENT OF OTHERS. IN CASE OF DEATH OF ONE OF THE CO-BENEFICIARIES THE
RIGHTS OF THE PARTICIPATION IN THE UCITS WILL BE EX-OFFICIO/AUTOMATICALLY TRANSFERRED TO THE
SURVIVORS FREE FROM ALL INHERITANCE TAX OR OTHER DUTY. ON THE OTHER HAND, THIS EXEMPTION DOES
NOT EXTEND TO THE HEIRS OF THE LAST REMAINING BENEFICIARY.

CO-BENEFICIARY SURNAME – NAME ID/TAX ID PROFESSION FATHER'S / SPOUSE'S NAME COUNTRY OF NATIONALITY

A. _____

B. _____

C. _____

UCITS DO NOT HAVE A GUARANTEED RETURN AND PREVIOUS PERFORMANCE DOES NOT GUARANTEE FUTURE
PERFORMANCE

C. DISTRIBUTION OF PROFITS (DIVIDEND). PLEASE CREDIT ANY DISTRIBUTED PROFITS TO THE ABOVE ACCOUNT

D. PRIOR TO SIGNING THE PRESENT APPLICATION FORM, I HAVE HAD SUFFICIENT TIME TO STUDY CAREFULLY THE KEY INVESTOR INFORMATION DOCUMENT (KIID), THE PROSPECTUS, THE REGULATION AND THE ANNUAL OR SEMI-ANNUAL REPORT OF THE UCITS. THE PRESENT APPLICATION REFERS TO, AS WELL AS THE TERMS AND CONDITIONS OF THE PRESENT APPLICATION.

E. I HAVE TRANSACTED IN THE PAST IN THE SAME UCITS THAT THE PRESENT APPLICATION REFERS TO, OR TO A UCIT WITH SIMILAR CHARACTERISTICS.

BANK'S WARNING: EVEN IF YOU HAVE INVESTED IN THE PAST IN THE SAME UCITS, IT IS RECOMMENDED BEFORE COMPLETING AND SIGNING THE APPLICATION TO STUDY CAREFULLY THE MOST RECENT KEY INVESTOR INFORMATION DOCUMENT (KIID), THE PROSPECTUS, THE REGULATION AND THE ANNUAL OR SEMI-ANNUAL REPORT OF THE UCITS FOR WHICH YOU ARE INTERESTED AND THE FOLLOWING STATEMENTS / CONSENTS AND THE PRESENT TERMS AND CONDITIONS OF THE APPLICATION. THE UNITS ARE ISSUED IN ACCORDANCE WITH THE TIME LIMITS OF EACH FUND HOUSE AND THE BANK CUT OFF TIMES (AS YOU HAVE BEEN ADVISED BY THE BANK OFFICER).

BY SUBMITTING AND SIGNING THE PRESENT, I/WE ACKNOWLEDGE AND ACCEPT EXPRESSLY AND UNRESERVEDLY THE STATEMENTS OF THE BENEFICIARY/BENEFICIARIES AND THE FOLLOWING TERMS AND CONDITIONS OF THE APPLICATION.

A. BENEFICIARY/IES STATEMENTS AND ACKNOWLEDGEMENTS

1. I, as the sole holder or the co-holder of the indicated in the subscription application form bank account held with HSBC Continental Europe, Greece (referred to as the Bank) I declare that I act in the name and on behalf of all the other co-holders of the said account (in case of a joint account) in relation to any kind of application for UCITS units (subscription/redemption) submitted on my part (myself and the rest co-holders of the account and investment referred to, solely or jointly, as the Beneficiary/Beneficiaries).
2. It is expressly accepted and acknowledged that the joint account holders and thus of the investment, shall have full active and passive liability as regards to the rights and obligations arising from the investment. Each of the joint account holders may use the account without the involvement of the other holders, having –by way of example– the right to individually give instructions and orders to the Bank, as well as the right to request from the Bank the redemption of the UCITS units and the payment of the proceeds of the redemption and thus it is accepted and acknowledged that each Beneficiary as defined herein, is explicitly authorized to individually sign orders, statements, applications or other notifications on behalf of all Beneficiaries. Therefore, any and all confirmations, statements and warranties made herein are to be considered and deemed to be made in the name and on behalf and for and by all Beneficiaries.
3. I hereby declare that I am over 18 years old and that all Beneficiaries of the said bank account and thus investment are not resident/s of the USA, Canada, Japan, and Australia or Citizen/s or national/s of the USA. It is acknowledged that the Bank reserves the right to exclude, to other besides the aforementioned, countries from the said distribution, if it considers that the distribution deviates from the regulatory framework.
4. I/We herewith confirm that I/we am/are aware of the following Terms and Conditions and they have been unconditionally and unreservedly accepted by all Beneficiaries upon their signing.
5. I/we herein expressly, irrevocably and unconditionally declare that the investment mentioned in the UCITS participation application form is based exclusively in my/our personal judgment without the Management Company or the Bank providing any advice as to the advantages or the suitability of the investment. The present transaction is not covered by the corresponding protection of the relevant rules of professional conduct. I/We declare that the Bank has not assessed or recommended and will not assess or recommend this application and/or investment, as suitable or not, for me/us. I/We am/are that I/we am/are solely responsible for assessing whether this application and investment is suitable for me/us. (This is not valid for clients who have received a written Financial Planning proposal). The execution of every transaction by HSBC on my behalf is not for any reason any kind of endorsement or approval by HSBC that it/they is/are suitable for me.
6. I/We understand that the Bank will be sending to the Management Company instructions for participation/purchase of units, where the Bank sends the instructions for participation or redemption on behalf of the Beneficiaries. I/ We understand that between consequent instructions additional time might be required until the execution of the first instruction and placement of the next. Also, the Beneficiary / Beneficiaries have provided and hereby provide to the Bank their consent(s) regarding the disclosure of

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his/her/their confidential data and information concerning him/her/them and covered by the banking secrecy while acknowledging that he/ she/they can revoke this consent at any time, thus terminating his/her/their transactional relationship with the Bank.

7. The Bank may receive compensations from the Management Company, which are calculated on a daily basis as a percentage of the annual management fee of each of the UCITS. Inducements aim at improving the services provided to clients and in no way do they burden the unit holders of the UCITS with additional expenses and/or commissions. For more information please contact the authorized investment adviser of the Bank.
8. I/We confirm that all details provided are true and accurate. I/We also acknowledge that in case details and/or addresses differ from those held by HSBC any required documentation will be provided and the application cannot be processed. I/We herein confirm that, for regulatory reasons abroad, irrespectively of the fact that I am/we are the sole beneficiaries/holder/s of the units or whether I am/we are the final private Beneficiary/ies or not (e.g. of Limited liability company, consortium, etc.), all Beneficiaries have submitted with the Bank all the necessary documents for full recognition associated with the final/end beneficiary.
9. I/We declare that the account mentioned in the subscription application form is active and that it will be the only one related for both the participation and redemption of the mentioned in the relevant application forms of the UCITS units as well as that the beneficiary/beneficiaries of the investment must coincide with the beneficiary/beneficiaries of the stated account.
10. I/We have been informed by the Bank on the cut-off and execution times for the application.
11. I/We declare that I/we have been informed on the Bank's costs related to the corresponding application, such as on the Foreign Exchange Rates which may be applicable for the type of the UCITS referred to in the application.
12. I/We have been informed and hereby accepted that in order to apply for participation in UCITS in a foreign currency, I/we must hold an account on the same currency. Thus, the currency of the investment requested through the corresponding application and the currency of the associated account indicated in the subscription/redemption application form and held with the Bank must be the same.
13. I/we acknowledge, expressly and unreservedly, that I/we am/are solely responsible for discharging my/our obligations with regards to all relevant taxes, including, but without limitation, the filing and payment of relevant taxes deriving from the subscription/redemption, which may expose me/us to tax consequences depending on a number of factors, including, but not limited to, my/our place of residence/seat, my/our nationality/citizenship or the type of assets I/we hold. In this respect, some countries may have tax legislation with extra-territorial effect impacting me/us regardless my/our place of residence/seat. The Bank does not provide any legal or tax advice. I/we was/were therefore advised to seek legal and/or tax advice from an independent legal and/or tax adviser. I/We acknowledge and agree that the Bank has no responsibility in this respect.
14. I/We have been informed and I/we acknowledge that the switching of units between HSBC Select UCITS is not permitted.

B. TERMS AND CONDITIONS

1. UNIT RECORDING

The Bank will receive through its Branch network from the Beneficiary/ies the unit subscription application forms, on any business day and within the cut off times of banking operations and currency conversion as defined by the Fund Houses (Management Company) and the Bank. The Bank will send to the Management Company fax stating the amount for participation or redemption on behalf of the Beneficiary/ies. The units will be recorded in the name of the Bank in an omnibus account on behalf of the Beneficiary/ies who are the final recipient/owners. The Management Company will send to the Bank all communication and payments will be effected exclusively to the Bank on our account.

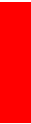
2. GUARANTEES / OBLIGATIONS

- 2.1 The Beneficiary/ies will be exclusively responsible for compliance with all relevant laws, tax regulations and the legal context of the market in the country in which he/she is a citizen or resident.
- 2.2 The Beneficiary/ies agree(s) to indemnify the UCITS, the Management Company, the Custodian Bank, the Bank and its representatives on first demand for any and all damages, costs or expenses (including borrowing costs and costs resulting from delayed transactions recording) arising from falsification of the statements in the corresponding application and its terms or from breach of the obligations of the Terms and Conditions regarding the subscription/redemption of the Beneficiary/ies in the UCITS, unless the damage is due to deliberate default or negligence of the Management Company, the Custodian Bank, the Bank or its representatives.

3. CONFIDENTIALITY AND PERSONAL DATA

The Beneficiary acknowledges and accepts that all personal data requested are necessary so that the Management Company, the Custodian Bank and the Bank can provide their services. In case of failure to provide the necessary data, the Management Company, the Custodian Bank and the Bank may not be able to provide the required services. All above will be addressed to the Management Company, through the

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Bank, the latter having no liability towards the Beneficiary, on the data processing performed by the Management Company and/or the Custodian Bank.

4. EVIDENCE

Microfiches, microfilms or records in a computer made by the Bank, the Management Company and/or the Custodian Bank, based on the original forms, will constitute proof for the Beneficiary/ies and will have the same value as evidence as the original written forms.

5. LAW IN EFFECT

The Greek Legislation governs the validity and interpretation of the application of the present terms and the parties involved agree that any dispute under these will be subject to the exclusive jurisdiction of the Greek courts.

6. MISCELLANEOUS

For any request or complaint regarding the UCITS of the Management Company, please contact:

a) The Manager of the Bank's branch you cooperate with or your Relationship Manager b) the Phone Banking service of HSBC: 801 801 4722 c) With a written request and the Bank will reply within 10 working days from the date of receipt of the request or complaint. In case you consider that your request has not been satisfactorily resolved, you may contact the Banking Ombudsman service.

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HSBC Continental Europe, Greece

The Applicant

Date

REDEMPTION APPLICATION – UCITS UNITS FOR INDIVIDUALS IN ACCORDANCE WITH LAW 4514/2018, AS IN FORCE

TO: HSBC CONTINENTAL EUROPE, GREECE, 109-111 MESSOGHION AVE., ATHENS 115 26 – TEL. 210-6960000 AS DISTRIBUTOR
OF _____ ("The Management Company").

A. APPLICANT DATA

SURNAME – NAME / COMPANY NAME: _____

PROFESSION / ACTIVITY: _____

FATHER'S / SPOUSE NAME: _____

ID / TAX ID: _____ / _____

ADDRESS: _____

TELEPHONE: _____

COUNTRY OF NATIONALITY / SEAT: _____

B. CO-BENEFICIARY DATA: SURNAME – NAME-I.D. _____

CO-BENEFICIARY DATA: SURNAME – NAME-I.D. _____

I/WE WISH TO REDEEM _____ UNITS (WRITTEN IN FULL): _____

_____ OF THE UCITS _____

OF _____

FOR THE ABOVE UNITS THAT WE WISH TO REDEEM WE GRANT TO YOU AN IREVOCABLE ORDER TO CREDIT THE LINKED BANKING ACCOUNT OF ME/US HELD AT HSBC CONTINENTAL EUROPE, GREECE WITH NUMBER: _____-_____-_____ THE CO-BENEFICIARIES OF THE ACCOUNT ARE THE SAME PERSONS WITH THE CO-BENEFICIARIES OF THE UNITS IN WHICH THIS APPLICATION REFERS. BY SUBMITTING AND SIGNING THE PRESENT, I/WE ACKNOWLEDGE AND ACCEPT EXPRESSLY AND UNRESERVEDLY THE STATEMENTS OF THE BENEFICIARY/BENEFICIARIES AND THE FOLLOWING TERMS AND CONDITIONS OF THE APPLICATION AND THEY ALSO FOLLOW THAT THEY HAVE BECOME EXPRESSLY AND UNCONDITIONALLY ACCEPTED BY ALL BENEFICIARIES.

A. BENEFICIARY/IES STATEMENTS AND ACKNOWLEDGEMENTS - TERMS AND CONDITIONS

1. I, as the sole holder or the co- holder of the indicated in the subscription application form bank account held with HSBC CONTINENTAL EUROPE, GREECE (referred to as the Bank) I declare that I act in the name and on behalf of all the other co-holders of the said account (in case of a joint account) in relation to any kind of application for redemption of UCITS units submitted on my part (myself and the rest co-holders of the account and investment referred to, solely or jointly, as the Beneficiary/Beneficiaries).
2. It is expressly accepted and acknowledged that the joint account holders and thus of the investment, shall have full active and passive liability as regards to the rights and obligations arising from the investment. Each of the joint account holders may use the account without the involvement of the other holders, having –by way of example– the right to individually give instructions and orders to the Bank, as well as the right to request from the Bank the redemption of the UCITS units and the payment of the proceeds of the redemption and thus it is accepted and acknowledged that each Beneficiary as defined herein, is explicitly authorized to individually sign orders, statements, applications or other notifications on behalf of all Beneficiaries. Therefore, any and all confirmations, statements and warranties made herein are to be considered and deemed to be made in the name and on behalf and for and by all Beneficiaries.

UCITS DO NOT HAVE A GUARANTEED RETURN AND PAST PERFORMANCE DOES NOT GUARANTEE FUTURE PERFORMANCE

HSBC Continental Europe, Greece

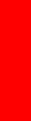
The Applicant

Date

3. I declare that I am over 18 years old and that all Beneficiaries of the said bank account and thus investment are not resident/s of the USA, Canada, Japan, and Australia or Citizen/s/ national/s of the USA. It is acknowledged that the Bank reserves the right to exclude, to other besides the aforementioned, countries from the said distribution, if it considers that the distribution deviates from the regulatory framework.
4. I/we herein expressly, irrevocably and unconditionally declare that the investment made in the mentioned in the present UCITS redemption application form, was/were based exclusively in my/our personal judgment without the Management Company or the Bank providing any advice as to the advantages or the suitability of the investment. The present transaction is not covered by the corresponding protection of the relevant rules of professional conduct. I/We declare that the Bank has not assessed or recommended and will not assess or recommend this application and/or investment, as suitable or not, for me/us. I/We am/are that I/we am/are solely responsible for assessing whether this application and investment is suitable for me/us.
5. The Beneficiary acknowledges and accepts that all personal data requested are necessary so that the Management Company, the Custodian Bank and the Bank can provide their services. In case of failure to provide the necessary data, the Management Company, the Custodian Bank and the Bank may not be able to provide the required services. All above will be addressed to the Management Company and/or the Custodian Bank, through the Bank, the latter having no liability towards the Beneficiary, on the data processing performed by the Management Company and/or the Custodian Bank of the UCITS.
6. I/We herein confirm that, for regulatory reasons abroad, irrespectively of the fact that I am/we are the sole beneficiaries/holder/s of the units, or whether I am/we are the final private Beneficiary/ies or not (e.g. of Limited liability company, consortium, etc.), All Beneficiaries have submitted with the Bank all the necessary documents for full recognition associated with the final/end beneficiary.
7. I/We understand that the Bank will be sending to the Management Company instructions for redemption of units, where the Bank sends the instructions on behalf of the Beneficiaries. I/We understand that between consequent instructions additional time might be required until the execution of the first instruction and placement of the next. In addition, the Beneficiary (s) has / have provided and hereby provides the Bank with his/ her consent to disclosure of his/ her confidential data and information pertaining to him/ her and covered by the Bank's duty of confidentiality while acknowledging that they may / may revoke this consent at any time thereby denouncing its transaction with the Bank.
8. The Bank may receive compensations from the Company. Inducements aim at improving the services provided to clients and in no way do they burden the unit holders of the UCITS with additional expenses and/ or commissions. For more information please contact the authorized investment adviser of the Bank.
9. I/We confirm that all details provided are true and accurate. I/We also acknowledge that in case details and/or addresses differ from those held by HSBC any required documentation will be provided and the application cannot be processed.
10. I/We declare that the account mentioned in the subscription application form is active and that it will be the only one related for both the participation and redemption of the mentioned in the relevant application forms for the UCITS units as well as that the beneficiary/beneficiaries of the investment must coincide with the beneficiary/beneficiaries of the stated account.
11. I/We have been informed by the Bank on the cut-off and execution times for the application.
12. I/We declare that I/we have been informed on the Bank's costs related to the corresponding application, such as on the Foreign Exchange Rates which may be applicable for the type of the UCITS units referred to in the application.
13. I/We have been informed and hereby accepted that in order to apply for redemption of UCITS units in a foreign currency, I/we must hold an account on the same currency. Thus, the currency of the redeemed investment requested and the currency of the associated account indicated in the redemption application form and held with the Bank must be the same.
14. I/we acknowledge, expressly and unreservedly, that I/we am/are solely responsible for discharging my/our obligations with regards to all relevant taxes, including, but without limitation, the filing and payment of relevant taxes deriving from the redemption, which may expose me/us to tax consequences depending on a number of factors, including, but not limited to, my/our place of residence/seat, my/our nationality/citizenship or the type of assets I/we hold. In this respect, some countries may have tax legislation with extra-territorial effect impacting me/us regardless my/our place of residence/seat. The Bank does not provide any legal or tax advice. I/we was/were therefore advised to seek legal and/or tax advice from an independent legal and/or tax adviser. I/We acknowledge and agree that the Bank has no responsibility in this respect.
15. I/We have been informed and I/we acknowledge that the switching of units between HSBC Select UCITS is not permitted.
16. The Beneficiary/ies agree(s) to indemnify the UCITS, the Management Company, the Custodian Bank, the Bank and its representatives on first demand for any and all damages, costs or expenses (including borrowing costs and costs resulting from delayed transactions recording) arising from falsification of the statements in the corresponding application and its terms or from breach of the obligations of the Terms and Conditions regarding the subscription/redemption of the Beneficiary/ies in the UCITS, unless the damage is due to deliberate default or negligence of the Management Company, the Custodian Bank, the Bank or its representatives.

B. EVIDENCE

UCITS DO NOT HAVE A GUARANTEED RETURN AND PAST PERFORMANCE DOES NOT GUARANTEE FUTURE PERFORMANCE



Microfiches, microfilms or records in a computer made by the Bank, the Management Company and/or the Custodian Bank, based on the original forms, will constitute proof for the Beneficiary/ies and will have the same value as evidence as the original written forms.

C. LAW IN EFFECT

The Greek Legislation governs the validity and interpretation of the application of the present Terms and Conditions and the parties involved agree that any dispute under these will be subject to the exclusive jurisdiction of the Greek courts.

D. MISCELLANEOUS

For any request or complaint regarding the UCITSs of the Management Company, please contact:

a) The Manager of the Bank's branch you cooperate with or your Relationship Manager b) the Phone Banking service of HSBC: 801 801 4722 c) With a written request and the Bank will reply within 10 working days from the date of receipt of the request or complaint. In case you consider that your request has not been satisfactorily resolved, you may contact the Banking Ombudsman service.

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UCITS DO NOT HAVE A GUARANTEED RETURN AND PAST PERFORMANCE DOES NOT GUARANTEE FUTURE PERFORMANCE



BOND PURCHASE ORDER FOR RETAIL CUSTOMERS*

*as per the provisions of Law 4514/2018, as in force

Date & Time of Order Reception	
Principal / Customer	
Customer Account Number*	
(Internal Use)	
Order executed?	
Date & Time of Order Execution	
Value date	
Counterparty	
Trader ID	
Clean price / Customer price / Yield To Maturity	

*The below applies only for Joint Accounts

I wish to purchase the bonds in a joint account with other persons, my co-beneficiaries in the debited account and their registration in an account in accordance with law 5638/32 and article 95a of law 4514/2018. In accordance with those provisions each one of us is entitled to use the bonds, even partially or fully redeem, without the involvement of others.

In case of death of one of the co-beneficiaries the bonds will be ex-officio/automatically transferred to the survivors up to the latter, free from all inheritance tax or other duty. On the other hand, this exemption does not extend to the heirs of the last remaining beneficiary.

CO-BENEFICIARY SURNAME – NAME

ID/TAX ID/PASSPORT No/DATE OF BIRTH

A. _____

B. _____

C. _____

By debiting the above bank account, please purchase on behalf of its holder(s), bonds issued by _____ with ISIN _____, face value of _____, maturing on ____/____/____, with a coupon rate of _____%, at a maximum total purchase price limit of _____, that includes both a commission of _____% of the above face value and accrued interest, and at a maximum total purchase/debit amount limit of _____ (currency and amount in figures) _____ (written in full).

I/We hereby declare that I/we irrevocably and unreservedly agree to the following terms:

1. I/We have been fully informed of the nature and characteristics of the bond to which this order relates and the risks I/we am/are undertaking with this investment and of the possible fluctuations in the price of the bond until its maturity, and that my/our capital is subject to the solvency risk of the issuer. Particularly with regard to bonds in foreign currency, I/we have been informed of the effect /affect (positive or negative) the changes in the foreign exchange rates may have on the investment.
2. I/We expressly and unreservedly acknowledge that the above purchase price includes the each time applicable commission as a percentage of the face value of the bond, for which I/we have already been informed, and also that I/we will incur the taxes and other charges set by the law and corresponding to the above legal act and/or custodianship of securities, as well as the expenses for the keeping and operational management of the security (-ies), as determined and set out in the Bank's, HSBC Continental Europe, Greece, (henceforth referred to as 'the Bank') services' pricelist, as in force from time to time, against a corresponding debit of the aforementioned account held by me/us with the Bank.

Signature of Customer _____

3. I/We acknowledge that for the execution of this order, the corresponding amount must be freely available in the aforementioned account, on T+2 (where T is the submission date of this order) and in case, for any reason, this is not available at that time, I/we hereby, expressly and irrevocably, authorize the Bank to proceed with all necessary actions for the cancellation of this order. Any costs in case of cancellation of the order are borne exclusively by me/us and are charged to the above account that I/we keep at the Bank.
4. The above securities shall remain in the Bank's custody and shall be registered in an account held in my/our name in the Bank throughout the duration of the investment, and upon the time of maturity, the amount of the payment by the Issuer shall be re-credited to the aforementioned account (the one debited at the time investment was made) or in case such an account does not exist then to an account that will exist between the same beneficiaries.
5. The present investment in bonds cannot be assigned to third parties; it may only be transferred under the procedure applying to the purchase and sale of bonds. Pledge and assignment of the bonds and of all kind of receivables arising from the bonds and from the account is allowed in order to secure any kind of claims by the Bank in accordance with the applicable provisions of the law.
6. I/We hereby provide my/our consent to the Bank for the possible execution of this order outside the Organised Market or Multilateral Trading Facilities or the Organized Trading Mechanism (Organized Trading Mechanism). Also, I/we have provided and hereby provide the Bank with my/our consent for disclosing my/our, covered by banking secrecy, confidential data and information and acknowledge that I/we can withdraw at any time this consent by terminating in this way, my/our contractual relationship with the Bank.
7. This bond purchase order was based exclusively on my/our personal judgement, without the Bank or its authorised employees having provided any advice regarding the benefits or suitability of the investment. The Bank is not obligated to assess the appropriateness of the specific investment product described in this transaction (unless the order refers to a 'complex bond', as defined in par. 14), nor is this transaction covered by the protection afforded by the relevant rules of professional conduct of any relevant competent authority. The execution of every transaction by the Bank on my/our behalf is not for any reason any kind of endorsement or approval by the Bank that it/they is/are suitable for me/us.¹
8. I/We have been in knowledge of the contents of Annexes 1. Definitions, 2. "Information relating to Investments in Financial Instruments and associated risks" and 3. Custodial Services included in the terms for the provision of investment services to Retail customers of Section VIII of the Bank's General Terms and Conditions for Individuals as in force from time to time and which I/we have received, examined, understood and unreservedly accepted in their entirety.
9. It is agreed between the Bank and the Customers that for the financial instruments that have been issued abroad and have been registered in an account with the Bank, the provisions on joint account law 5638/1932 (A 307) apply according to the provisions of article 95A law 4514 / 2018 and according to the more specific provisions of term 3.11 of the General Terms and Conditions for Individuals, Section VIII "Terms for the Provision of Investment Services for Individuals". In the event of a joint account, any of its joint account holders, which is legally capable of doing business, shall have the right to give the Bank telephone orders to buy or redeem bonds in his own name and in the name and on behalf of the other joint owners. All orders given to the Bank are valid and binding for all co-beneficiaries. The Bank will accept orders for the purchase or sale of bonds given by the holder of the joint account individually and will not accept such orders if given by a third party acting under proxy or other representation relationship. In the case that juvenile co-holders exist in the joint bank account, they may participate as co-beneficiaries in bonds which are acquired by debiting the joint account in accordance with Law. In any case where it is not legally possible for any reason to register the bonds acquired in the name of all associated with the investment account co-holders, the Bank bears no responsibility whatsoever for their prior information and/or for the recovery of any of their loss.
10. I/We acknowledge and agree that the title (s) of the Bond (s) will be kept in an omnibus account in the name of the Bank in their respective accounting systems on my/our behalf, with final recipient/beneficiary me/us in the relevant accounts of the Bank.
11. This is not intended for distribution to residents of the United States of America, Canada, Japan, Australia or for US citizens. The Bank reserves the right to exclude other besides the aforementioned countries from the said distribution, if it considers that the distribution deviates from the regulatory framework.

¹ This does not apply to customers who have received a written investment planning proposal from the competent Bank officers.

Signature of Customer _____

12. I/we acknowledge, expressly and unreservedly, that I/we am/are solely responsible for discharging my/our duty with regards to all relevant taxes, including, but without limitation, the filing and payment of relevant taxes deriving from above purchase, which may expose me/us to tax consequences depending on a number of factors, including, but not limited to, my/our place of residence, my/our ethnicity/citizenship or the type of investments I/we hold. In this respect, some countries may have tax legislation with extra-territorial effect impacting me/us regardless of my/our place of residence. The Bank does not provide any legal or tax advice. I/we was/were therefore advised to seek legal and/or tax advice from an independent legal and/or tax adviser. I/We acknowledge and agree that the Bank has no responsibility in this respect.
13. The Bank, by rendering custody services, undertakes to make every endeavour for the prompt and valid communication in relation to any corporate event (including any events related to capital repayment, payment of coupons, mergers, other offers or capital restructuring and the exercise of registration and conversion/switch or claims as well as participation limitations) relevant to the securities under the Bank's custody, given that this information is available by the Bank's associated custodian. I/We acknowledge that beyond the Bank's obligation to communicate this information, the Bank is not liable for any advice on any further actions for the lawful exercise of my/our rights, indicatively for claims in case of bankruptcy of the issuer of the titles/securities and that I/we must seek independent legal and/or tax advice. Finally, in case the relevant corporate events are not concluded through the Bank's custodian and I/we have been communicated accordingly, any actions will be undertaken by myself/ourselves independently, without the Bank's contribution to the procedure.
14. In case the present application refers to a 'complex bond' (defined as bond that embed a derivative or incorporate a structure which makes it difficult for the client to understand the risk involved) I/we understand and acknowledge that this bond may not be appropriate for me/us. Moreover, I/we understand and acknowledge that in cases of complex bonds the Bank may, at its discretion, refuse to accept my/our order or its execution.
15. The Principal hereby declares that it has been informed, by the Bank prior to the investment decision, that there are risks inherent in investing in bonds in general which may adversely affect the bonds' investment returns. That these risks include for example market decline, interest rate fluctuations, inflation, default, liquidity and asset class risks. That there is no guarantee that investors will be able to meet their investment objectives. That past performance is not indicative of future results. That investing in bonds could also produce lower returns than investing in other securities. That investors could lose all or part of their investment in a bond particularly when investing in a high yield bond.
16. Similarly, the Principal hereby declares that it has been informed, by the Bank prior to the investment decision, that for the high yield bonds the credit risk is higher and that the bond is subject to higher risk and higher chance to default. Also during economic downturns high yield bonds (which are non-investment grade bonds or unrated bonds) may be more vulnerable and subject to price fluctuations as investors become more risk averse and default risk of the bond rises. Therefore, the high yield bond price may drop more than the bond price of an investment graded bond. That investing in high yield bonds is speculative as those are more volatile; these bonds are affected by interest rate changes and the creditworthiness of their Issuers and therefore investing in high yield bonds poses additional credit risk as well as greater risk of default.
17. The Principal hereby declares that he understands all above risks of its investment, that he is an experienced investor having the relevant knowledge and experience for this bond and that he accepts and assumes all the risks of this investment.
18. The Principal accepts that in order to execute orders on bonds the following questionnaire must have been answered correctly and completely, while in addition for "complex bonds" and "high yield bonds" with the exception of Bonds issued by the Hellenic State, the applicable grading in the knowledge and experience questionnaire for the specific Principal held in the records of the Bank for the last two years, must be "Medium or High" according to the Bank's systems, otherwise the Bank cannot judge the appropriateness of the products and warns the Customer giving the order as follows.

ATTENTION: THIS DOCUMENT DOES NOT CONSTITUTE A TRANSACTION CONFIRMATION.
For above actions The Bank shall send the customer a Transaction Confirmation for the above transaction(s). Should the Transaction Confirmation fail to arrive within 10 days, please contact the Bank on the following telephone number: 801 801 4722.

Signature of Customer _____

	Knowledge and experience questionnaire (appropriateness test)	Choose Accordingly	
1	Does the price of the Bond move in either direction through the period of ownership?	Yes	No
2	Is your original capital investment guaranteed?	Yes	No
3	Is the repayment of your original capital investment dependent upon the creditworthiness of the issuer of the Bond?	Yes	No
4	May Bonds issued by credit institutions be cancelled or converted into shares (or other instruments)? May their terms be changed, by the relevant authorities if the issuer starts to face difficulties in its operations or performance of its operational functions (resolution process). Should conversion occur, it is highly likely that the value of the shares will be worth much less than what you paid for the bonds and you may lose all or a substantial part of your initial investment in the bonds ?	Yes	No
5	May lower credit rated companies provide a higher return?	Yes	No
6	In above case, is there an even greater risk for losing the original capital investment?	Yes	No
7	Is this risk even greater for companies with low credit ratings?	Yes	No
8	In certain market conditions, there may not be a buyers if you wish to sell your bond?	Yes	No
9	Does diversification in terms of asset classes, issuer, and industry typically reduces investment risk?	Yes	No
10	Does concentration of your investments holdings into a single bond provide this diversification	Yes	No
11	Especially for Bonds in a foreign currency do you understand the foreign exchange effect that might have on your investment (either positive or negative), when compared to Euros?	Yes	No
12	Do you have past experience in transactions relating to Bonds with similar characteristics as the Bond to which the present application refers to during the last two (2) years?	Yes	No
13	Are there frequent opportunities for "complex bonds" for assignment, repayment at prices that are publicly available to market participants?	Yes	No
14	Do "Complex bonds" include from time to time any express or implied exit charges that result in the investment not being liquidated, even if there are fairly frequent opportunities to sell, redeem or otherwise realize the investment?	Yes	No

The Bank warns you that the incomplete and/or inaccurate completion of this questionnaire in regards to your knowledge and experience in the specific product does not allow the Bank to assess the appropriateness of your decision/choice.

I hereby declare that prior to signing the present Purchase Order, in any way it was made, I have had sufficient time to read and understand the nature and characteristics of the Bond the present application refers to as well as the terms of the present application.

Customer's signature: _____

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Signature of Customer _____



BOND REDEMPTION ORDER RETAIL CLIENTS*

**as per the provisions of Law 4514/2018, as in force.*

Date & Time of order reception	
Principal / customer	
Customer account number	
(Internal Use)	
Order Executed:	
Date & Time of order execution	
Value date	
Counterparty	
Trader ID	
Clean price / Customer price / DS Number	

Please redeem the below referred bonds and credit the proceeds of the redemption in the above bank account.

Issuer: _____ ISIN: _____ Face Value: _____

Maturity Date: ____/____/____ Coupon: _____ Minimum Customer Price Limit: _____

that includes both accrued interest and a commission fee of: _____% withheld before crediting the bond sale proceeds to the account.

1. In case of partial redemption, I/we acknowledge that the above remaining securities shall be kept in HSBC Bank's custody by my/our command towards expenses for the keeping and operational management of the security (-ies), as determined and set out in the Bank's services pricelist, as in force from time to time, throughout the duration of the investment. I/We expressly and unreservedly acknowledge that I/we will incur and pay by debiting my account, the taxes and other charges set by the law corresponding to the above transaction and/or custody. At maturity, the proceeds of the investment shall be credited to the aforementioned account.
2. I/We hereby provide my/our consent to the Bank to execute this order outside the Organized Market or Multilateral Trading Facilities. Also, I/we have provided and hereby provide the Bank with my/our consent for disclosing my/our, covered by banking secrecy, confidential data and information and acknowledge that I/we can withdraw at any time this consent by terminating my/our contractual relationship with the Bank.
3. I/We acknowledge that any tax consequences depend on a number of factors, including, but not limited to, my/our place of residence, my/our citizenship or the type of assets I/we hold. In this respect, some countries may have tax legislation with extra-territorial effect impacting me/us regardless my/our place of residence. I/we acknowledge that I/we are solely responsible for the fulfillment of my/our duties regarding every applicable tax obligation arising from the bond purchase and subsequent sale, including but not limited to, the submission and payment of any relative taxes that may arise. The Bank does not provide any legal or tax advice. I/we was/were

therefore advised by the Bank to seek legal and/or tax advice from an independent legal and/or tax adviser. I/We acknowledge and agree that the Bank has no responsibility in this respect.

4. I/We hereby declare that all co-beneficiaries of the account are alive and that they are not under judicial supervision and have the ability to contract.

ATTENTION: THIS DOCUMENT DOES NOT CONSTITUTE TRANSACTION CONFIRMATION.
The Bank shall send the customer Transaction Confirmation for the above transaction(s). Should the Transaction Confirmation fail to arrive within 10 days, please contact the Bank on the following telephone number: 801 801 4722.

The Bank

Signature/Seal of Customer/Principal

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