User terms

1. General
1.1. These user terms (hereinafter these "User Terms") apply to this website (www.ib.swedbank.lt) of "Swedbank", AB, legal person's code 112029651, registered office address Konstitucijos pr. 20A, LT-03502 Vilnius, Republic of Lithuania, and registered in the Register of Legal Entities of the Republic of Lithuania (hereinafter the "Bank").
1.2. By accessing the Bank's website and/or using the information and services provided on or via this website you agree to be bound by these User Terms. All products and services mentioned in pages of this website are subject to the terms and conditions of applicable agreements governing their use.

2. Important information for customers outside Sweden
2.1. The Bank's website is not addressed to persons who are prohibited under laws or regulations of their citizenship, domicile or residence from having access to or use such website. Persons who are prohibited from accessing the information on this website or who are in doubt whether they are permitted to access or use the information or not, are kindly requested to leave the website. This applies in particular to residents in Australia, Canada, Japan, the United States and the U.K. Regarding U.S. and U.K. persons, see also Section 3 below.
2.2. If, in the Bank’s view, the provision of products or services could be in violation of laws or regulations in a person's home country or any other jurisdiction, the Bank will not provide any such products or services to that person.

3. Important information for U.S. and U.K. persons
3.1. Unless otherwise expressly permitted, the information on this website should not be relied upon by persons, whatever their citizenship, who currently are either in the United States or are U.S. persons (as such terms are defined in Regulation S under the U.S. Securities Act of 1933, as amended), when forming an investment decision with respect to any securities being offered and sold by the Bank and/or any of its affiliates from time to time. The offer and sale of securities in the United States or to U.S. persons shall be made exclusively by means of a prospectus or other offering document prepared, and specified to be, for that specific purpose. Furthermore, access to this website (including any such prospectus or offering document) shall not be deemed an offer to provide or sell, or the solicitation of an offer to acquire or purchase, products or services in the United States or to U.S. persons. No such persons may acquire or purchase products or services by means of this website, and no offers to acquire or purchase products or services made by such persons will be acknowledged or accepted.
3.2. Nothing on this website should be construed as a solicitation or offer, or recommendation, to acquire or dispose of any investment or to engage in any other transaction, or to provide any investment advice or service (within the meaning of, or as permitted by, the U.K. Financial Services and Markets Act 2000.)

4. Financial Instruments
4.1. The Bank and/or any of its affiliates may have had, and may in the future have positions or holdings in securities, and may also be engaged in, and may in the future engage in, advisory services, commercial banking and/or investment banking services to such companies/issuers and/or securities which are directly or indirectly referred to in research documents or recommendations accessible on or through this web site.

5. Limitation of liability
5.1. The information contained on the Bank’s website is brought from sources which the Bank deems reliable. The information on the site may be changed or removed without notice.
5.2. The information on the website shall under no circumstances be considered an advice or an offer to buy or sell a product, service or financial instrument, or a recommendation from any of the service providers, unless the service provider expressly informs to the contrary.
5.3. The contents of this site are provided on an "as is", "as available" basis.

6. Copyright and trade marks
6.1. The Bank - or any third party if expressly stated - retains the ownership, copyright © and all other intellectual property rights to all information on the site. All rights are reserved in all countries. The publication, reproduction, transfer or storage of the content of the site in whole or in part is forbidden unless the holder has granted permission for such an action. The prohibition does not apply to storage on a computer or printing for personal use only. The contents may be quoted to the extent permitted according to the applicable copyright legislation. When the contents are quoted, the source must be set out.
6.2. The trademarks or logos included on the site may, however, not be reproduced, published, distributed or used in other ways without the prior written consent of the holder.

7. Links
7.1. All links to the Bank's website shall be opened in a separate window.
7.2. All material linked from the Bank's website shall be opened in a separate window, and may not be presented in connection with the trademark or logotype of any other website if not otherwise agreed in writing with the Bank.
7.3. Where the Bank provides links to third party websites, such links are not an endorsement by the Bank of any products or services provided on or via such websites. Any use of such links is entirely at the user’s own risk and the Bank accepts no responsibility or liability for the content, use or availability of such websites. The Bank has not verified the truth, accuracy, reasonability, reliability or completeness of any content of such websites.

8. Applicable law and jurisdiction
8.1. This website and its User Terms shall be governed by and construed in accordance with the laws of Sweden. All disputes arising out of or in connection with these User Terms shall be submitted to the exclusive jurisdiction of the courts of Sweden.

© "Swedbank", AB. User Terms