

1. The Investment account is an individual account that is to be tied to the securities account or the term deposit account and is used for settlements only for such financial instruments, which are accounted for in the securities account tied to the Investment account (including dividends, interest and other income), deposits, foreign exchange transactions, and other transactions permitted under the law On Personal Income Tax (hereinafter "permitted transactions"), as well as for money transfers between the Investment account and the accounts tied to it, for commission and any other such payments, which are related to the Investment account and the accounts related to it, and the opening of which the Bank shall report to the State Revenue Service under the procedure prescribed in The Account Register Law.
2. The status of an investment account provides the possibility of deferring the payment of personal income tax under the law On Personal Income Tax and the Cabinet Regulation issued on the basis of that law, until such time as the funds from the Investment account or an account tied to it are disbursed for the purpose other than carrying out the permitted transactions, and the amount of the disburseable funds is greater than the amount of funds paid into the Investment account.
3. The Investment account can only be used for payments for permitted transactions; it may not be used, e.g., for transferring and receiving salaries and for other routine payments, for repayment of the payments arising from the loan agreement or for securing the obligations arising from the loan agreement, except where the purpose of receipt of the loan is engaging in carrying out the permitted transactions.
4. It is the Customer's own responsibility to comply with the restrictions provided for in the law, and the Bank does not assume any liability for compliance with the relevant restrictions or for any losses incurred as a result of breaching the statutory restrictions, including in cases where the Bank offers technical solutions aimed at ensuring compliance with the statutory restrictions.
5. The Customer acknowledges that the origin of any funds credited to the Investment account (other than such funds, which are intended for supplementing the Investment account) will be income from the transactions in the securities account and the term deposit account held by the Customer, which were originally acquired or the term deposit was made using the funds held on the Investment account opened with a credit institution. Such financial instruments, which originally had not been acquired using the funds from the Investment account, must not be transferred to the securities account tied to the Investment account. The securities from the securities account tied to the Investment account may be transferred only to the Customer's other account tied to the Investment account.
6. During the validity of the Investment account, the Customer has a duty to submit tax returns, calculate his tax liability, and pay the taxes on his own.
7. The Bank does not have a duty to aggregate and submit to the State Revenue Service information on the Customer's tax liability. The Customer may request the Bank to issue and the Bank has a duty to do so, at least once a year, the information (including an Investment account statement) provided for in the law.
8. Upon terminating the Investment Account Agreement and transferring the funds held on the Investment account to the current account, or upon requesting a cash disbursement, the Customer will become legally obliged to pay personal income tax. Should the Customer wish to continue to hold money investments, the Customer must transfer the funds to another investment account with the Bank or another credit institution.
9. The Current Account Agreement Terms and Conditions are applicable to the Investment account insofar as they do not contradict with the provisions of the Investment Account Agreement. In case of a dispute, the Investment Account Agreement Terms and Conditions shall prevail. Upon signing this agreement, any former agreements signed by and between the Customer and the Bank on assigning the status of an Investment account shall become null and void.