

CLIENT AGREEMENT/CLIENT CATEGORISATION

Please complete pages 1-7.

Please send this document to: JOOL Markets AS, Aker Brygge, Bryggegata 14, 0250 OSLO. E-post: post@joolcapital.no



CONFIRMATION OF IDENTITY

Name/Company name:
Contact person (if company):
Birth- ID or company registration number:
Address:
Postcode/city:

Place ID her befor copying (passport, driving license or bank card).

All investors/clients are required to validate their identity in a satisfactory manner, regardless if he/she represents himself/herself or a company. According to the Norwegian Money Laundering Act (law against money laundering and the use of proceeds from crime etc.) and Finanstilsynet's regulations and circulars individuals must produce valid identity documents by:

- a) display of original documents in a personal meeting
- b) produce a copy of the original document certified by a bank, a post office, insurance company, investment firm, lawyer or accountant
- c) produce a copy of the document certified by two persons of age and resident in Norway

WE HEREBY CERTIFY THAT ABOVE IS A TRUE COPY OF THE ORIGINAL DOCUMENT AND THAT THE PHOTOGRAPH IS A TRUE LIKENESS

1. Witnessed by	Date	2. Witnessed by	Date
Name in block letters		Name in block letters	
Birth or ID-number		Birth or ID-number	
Address		Address	
E-mail		E-mail	
Telephone		Telephone	

Stamp or seal of witness (optional):

INFORMATION ON POLITICALLY EXPOSED PERSON

J00L Markets AS is under legal obligation to examine whether the investor/client is a Politically Exposed Person ("PEP"). PEP refers to a physical person who holds, or during the last year has held public office in a senior capacity in another state than Norway as well as persons that have close family members that are PEP or have colleagues or co-workers that are PEP.

POLITICALLY EXPOSED PERSONS INCLUDE (BELOW IS NOT A COMPREHENSIVE DEFINITION):

- Head of states, head of governments, ministers or deputy ministers
- Members of national assemblies, high court officials, senior officials at national audit offices or members of central banks.
- Ambassadors, charge d'affaires or military officer of higher rank. Holders of similar office as mentioned above in an international organization.
- Members of the administrative, managerial or supervisory bodies of state-owned enterprises.

Are you or are anyone in your family or any co-worker or colleague of yours regarded as PEP?

<input type="checkbox"/> No	<input type="checkbox"/> Yes. If yes, please explain:
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INFORMATION ABOUT TAX DOMICILE

J00L Markets AS is in certain circumstances under obligation to investigate whether the investor/client is taxable in other countries than Norway.

Are you liable to pay tax in the United States of America?

<input type="checkbox"/> No	<input type="checkbox"/> Yes
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CLIENT CATEGORISATION

J00L Markets AS is required to classify all clients in different client categories depending on knowledge, skill, background etc. Clients should be classified as either non-professional clients, professional clients or eligible counterparties.

Unless the client is informed otherwise, J00L Markets will classify all clients as non-professional. Non-professional clients enjoy the highest level of investor protection. A client wishing to change classification should contact J00L Markets AS.

▶ If the investor/client is a company a certificate of registration not older than 3 months must be attached.

INFORMATION ON BENEFICIAL OWNERS

(To be completed only if the investor/client is acting on behalf of a legal person, ie a company)

JOOL Markets AS is under obligation to obtain information about the beneficial owners of a company. Beneficial ownership is defined as the natural person who:

- Directly or indirectly owns more than 25% of the shares in the company;
- Exercises control over management;
- Required or exercises control over more than 25% of the company's assets; or
- Have the main interest in the company.

Company/Legal person: _____

BENEFICIAL OWNERS

ID number:
Name:
Address:
Postal code:

<input type="text"/>	Share in %
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ID number:
Name:
Address:
Postal code:

<input type="text"/>	Share in %
----------------------	------------

ID number:
Name:
Address:
Postal code:

<input type="text"/>	Share in %
----------------------	------------

ID number:
Name:
Address:
Postal code:

<input type="text"/>	Share in %
----------------------	------------

Date

Investor/Client signature

CLIENT AGREEMENT

THE ESTABLISHMENT OF A CLIENT RELATIONSHIP WITH JOOL MARKETS AS

Name/Company name:
Personal ID/Company registration number:
Contact person (if company):
Personal ID (if company):
E-mail:
Telephone (daytime):

The client relationship with JOOL Markets AS ("Company" or "JOOOL Markets") will be regulated by the Norwegian Securities Trading Act regulations, other relevant legislation, specific agreements between JOOL Markets and the client as well as JOOL Markets general client relationship terms. The relevant documents are attached to this agreement and are also available on the Company's website, www.joolmarkets.no, or can be obtained by contacting the Company.

I/We confirm and agree on the below terms and conditions of this agreement by signing at the end of this page:

- **To have received, read and accepted the general client relationship terms of JOOL Markets as well as the information on the characteristics and risks related to financial instruments and trading with financial instruments.**
- **I/We certify that the information provided in this agreement including the attachment is correct and that any significant changes shall be notified JOOL Markets. I/We authorise JOOL Markets to conduct credit checks.**
- **That general market and company analysis, recommendations etc. published by JOOL Markets to clients via e-mail and/or sms is not to be regarded as individual or personal investment advice.**
- **That information released by JOOL Markets is not to be regarded as individual or personal investment advice if the client has not provided JOOL Markets with in-depth information on their investments, risk appetite, financial situation, overall investment portfolio, experience of trading financial instruments etc.**
- **That general information from the JOOL Markets that is not directed to the client may be published on JOOL Markets website if deemed appropriate.**
- **To be aware that JOOL Markets upon completion of buy or sell orders receive remuneration in the form of fees directly from the company advised by JOOL Markets.**
- **If the reception and transmission of orders regarding non-complex financial instruments (including equity listed on a stock exchange) is the result of client's initiative, JOOL Markets has no obligation to assess the suitability of the financial instrument or the service provided, cf. Securities Trading Act § 10-11 subsection 6. JOOL Markets would like to highlight that clients in such cases do not enjoy the investment protection that the suitability assessment is designed to provide.**

Date

Investor/Client signature

▶ If the investor/client is a company a certificate of registration not older than 3 months must be attached.

BASIS FOR APPROPRIATENESS ASSESSMENT AND SUITABILITY ASSESSMENT

ASSESSMENT OF KNOWLEDGE AND EXPERIENCE

! Regardless of the investment service provided, JOOL Markets AS is under obligation to obtain information about the client's knowledge and experience. If JOOL Markets AS on the basis of this information finds the investment service or financial product to be inappropriate, the client will be informed accordingly. If the client chooses not to provide the information requested, or provides incomplete information, JOOL Markets AB will be unable to assess appropriateness. The client may however decide to conduct the transactions despite of this.

KNOWLEDGE AND EXPERIENCE

(Not to be completed by clients that are classified as eligible counterparties or professional clients)

Profession:		Education:	
Other relevant background:			
Investment experience: (please mark)	Low ¹	Medium ²	High ³
Stocks:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonds:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Structured products:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Short sales /Credit purchase:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Derivatives:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
¹ «Low» experience means fewer than 5 transactions per year on average for the last three years ² «Medium» experience meant 5-20 transactions per year on average for the last three years ³ «High» experience meant over 20 transactions per year on average for the last three years			
I have previously used the following investment services:	<input type="checkbox"/> Investment advice <input type="checkbox"/> Transmission of orders/Execution of orders <input type="checkbox"/> Active management <input type="checkbox"/> Purchase/Subscription of financial instruments in new issues or secondary sale		
Comments:			

▶ JOOL Markets may only provide personal investment advice to retail clients who have accounted for their investment, risk-appetite, overall economic situation, total financial investments, background and understanding of financial products etc. JOOL Markets must on the basis of this information assess whether the financial instruments is suitable appropriate for the client and whether the proposed transaction is in the interest of the client. If the proposed transaction is not in the client's best interest JOOL Markets will advise against the transaction. Provided that the client does not wish to receive personalized investment advice from JOOL Markets, any information, written or oral, received from JOOL Markets is to be regarded as non-personal information or offers only.

ASSESSMENT OF INVESTMENT OBJECTIVES, RISK APPETITE ETC

Investment firms are not allowed to provide investment advice without first obtaining the client information requested in this document and on page 6 in the client agreement including information about the client's knowledge and experience, investment objective and financial situation.


INVESTMENT OBJECTIVE

Type of funds to be invested:	<input type="checkbox"/> Long-term savings, financial security buffer etc <input type="checkbox"/> Excess liquidity <input type="checkbox"/> Funds earmarked for speculative investments			
Investment objective:	<input type="checkbox"/> The investment shall grow steadily and surely <input type="checkbox"/> Want good returns. Some fluctuations are acceptable <input type="checkbox"/> Want very good returns. Large fluctuations are acceptable			
Investment horizon:	<input type="checkbox"/> <1 year	<input type="checkbox"/> 1-2 years	<input type="checkbox"/> 5-10 years	<input type="checkbox"/> >10 years
Risk tolerance:	<input type="checkbox"/> None	<input type="checkbox"/> Low	<input type="checkbox"/> Medium	<input type="checkbox"/> High
Desired gearing (not offered by JOOL Markets): ¹⁾	<input type="checkbox"/> Yes		<input type="checkbox"/> No	
Does the risk appetite described in this document apply to all parts of your portfolio?	<input type="checkbox"/> Yes		<input type="checkbox"/> No	
Comments:				

FINANCIAL SITUATION

(Not to be completed by clients that are classified as eligible counterparties or professional clients)

Assets:	Bank deposits, <input type="checkbox"/> SEK <input type="checkbox"/> NOK	Real Estate, <input type="checkbox"/> SEK <input type="checkbox"/> NOK
	Securities, <input type="checkbox"/> SEK <input type="checkbox"/> NOK	Other capital, <input type="checkbox"/> SEK <input type="checkbox"/> NOK
Debt / other liabilities:	Totalt, <input type="checkbox"/> SEK <input type="checkbox"/> NOK	
Annual income:	Totalt, <input type="checkbox"/> SEK <input type="checkbox"/> NOK	
Will the investment(s) constitute a significant percentage of your disposable liquidity?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

 ¹⁾ Please note that any debt-financed purchases of shares and other financial instruments are generally not considered suitable or appropriate for investors who primarily seek long term, stable and secure investments unless this is part and balanced by an overall investment strategy. Debt financed purchases can result in losses exceeding the original investment and is not suitable or appropriate for everyone. This is further outlined in section 5 and 6 of JOOL Markets general terms and other attached information.



JOOL MARKETS AS

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