

DEPFA BANK plc
TERMS AND CONDITIONS OF BUSINESS FOR INVESTMENT SERVICES

DEPFA BANK plc, (“**DEPFA**”) is regulated by the Irish Financial Regulator, (“**FR**”). The registered office of DEPFA is 1 Commons Street, Dublin 1, Ireland. DEPFA is a Dublin-based public limited company, incorporated in Ireland.

1 APPLICATION

These terms and conditions of business for investment services (the “Conditions”) set out the basis on which we will provide our investment services to you and/or deal as principal and/or agent with or for you. They shall be treated as Special Conditions for the purposes of DEPFA’s General Business Conditions. You agree to abide by these Conditions at all times.

We may provide the following services “**Investment Services**”:

- the reception and transmission of orders in relation to one or more financial instruments;
- execution of orders on behalf of clients;
- dealing on own account, meaning the activity of trading against proprietary capital resulting in the conclusion of transactions in one or more financial instruments;
- portfolio management;
- investment advice;
- underwriting of financial instruments or placing of financial instruments on a firm commitment basis;
- placing of financial instruments without a firm commitment basis;
- operation of multilateral trading facilities;

in relation to some or all of the following investments at our discretion:

- Transferable securities;
- Money market instruments;
- Units or shares in undertakings for collective investments in transferable securities within the meaning of the European Communities (Undertakings for Collective Investments in Transferable Securities) Regulations, 1989 (S.I. No. 78 of 1989) as amended;
- Units in a unit trust;
- Shares in an investment company;
- Capital contributions to an investment limited partnership;
- Units in a common contractual fund;
- Options, futures, swaps, forward rate agreements and any other derivative

contracts relating to any of the following:

- a. securities, currencies, interest rates or yields, or other derivative instruments, financial indices or financial measures which may be settled physically or in cash;
- b. commodities that must be settled in cash or may be settled in cash at the option of one of the parties (otherwise than by reason of a default of other termination event);
- c. commodities that can be physically settled, provided that they are traded on a regulated market or on an MTF;
- d. commodities, other than as described in clause (iii), and not being for commercial purposes, if the commodities can be physically settled and have the characteristics of other derivative financial instruments, having regard to whether, inter alia, they are cleared and settled through recognized clearing houses or are subject to regular margin calls;
- e. climatic variables, freight rates, emission allowances or inflation rates or other official economic statistics if the options, futures, swaps, forward rate agreements or other derivative contracts, as the case may be, must be settled in cash or may be settled in cash at the option of one of the parties (otherwise that by reason of a default or other termination event).

- Derivative instruments for the transfer of credit risk;
- Financial contracts for differences;
- Other derivative instruments relating to assets, rights, obligations, indices and measures not otherwise mentioned in this definition if the derivative instruments have the characteristics of other derivative financial instruments, having regard to whether, inter alia, they are:
 - a. traded on a regulated market or an MTF;
 - b. cleared and settled through recognised clearing houses, or
 - c. subject to regular margin calls;

(each an "Investment Instrument" and together Investment Instruments").

We may provide ancillary services to the Investment Services to you in connection with the investments set out above.

We may also provide you with safekeeping and administration of your Investments.

2 **ORDERS AND INSTRUCTIONS**

You may at your sole risk give us oral or written orders or instructions (by post, telex, facsimile, telephone, in person or by electronic means of communication as may be agreed between us from time to time) but in each case such orders or instructions must be properly communicated in accordance with our normal practice and we may require you to confirm such order or instructions to us in writing.

We may rely on all orders or instructions which we believe are given by you or on your behalf without further enquiry and are under no obligation to confirm such orders or instructions. Once orders or instructions have been given by you or your agents to us they cannot be rescinded, withdrawn or amended without our express consent.

We may record all communications (including telephone conversations) to or from you. These records will be and will remain our sole property.

If you fail to notify us of any notice or instructions required under these Conditions we shall not be responsible for any loss, direct or indirect, arising therefrom.

We may also in our sole discretion refuse to accept any orders or instructions from you without giving any reason or being liable for any loss occasioned thereby.

3 **ACCEPTANCE AND EXECUTION OF ORDERS**

Please see our Execution Policy provided separately.

4 **MATERIAL INTERESTS**

4.1 We may enter into transactions with or for you and make a recommendation to buy or sell an investment where we or some other connected person has an interest, relationship or arrangement that is material in relation to the transaction or investment concerned, including (but

without limitation) dealing as principal or agent (including acting as a market maker) in investments bought, sold or held by you. In such circumstances we will not be liable to account to you for any benefit, profit or commission or other remuneration made or received by reason of the transaction or any connected transaction. Without limitation, you agree that we may:

4.1.1 deal as principal (including acting as a market maker) in investments which are the subject of any transaction effected by us for you or on your behalf;

4.1.2 provide dealing and broking services to other customers who have interests in such investments;

4.1.3 make a recommendation to buy or sell an investment in which one of our other customers has given instructions to buy or sell; and

4.1.4 make a recommendation to buy or sell an investment in which we have a long or short position.

5 **MARKETS, RULES AND REGULATIONS**

5.1 All transactions carried out or to be carried out pursuant to these Conditions on any Market are subject to the constitution, byelaws, rules, regulations and/or customs of the relevant Market where such transactions are executed and to all applicable laws (which terms shall include any regulations of any governmental or quasi-governmental agency) whether imposed on you or us and so that:

5.1.1 in the event of any conflict between (i) these Conditions; and (ii) any such constitution, byelaws, rules, regulations and/or laws, the latter as from time to time in force shall prevail; and

5.1.2 we shall be entitled to take or omit to take any action we consider fit or appropriate in order to ensure compliance with the same and all such actions so taken shall be binding upon you.

We may also effect transactions with or for you otherwise than on a Market or on a Market in circumstances where the transaction is not regulated by its rules, however, in order to execute transactions outside a regulated market you must give us your express consent, attached to the Execution Policy.

5.2 In connection with any transaction we may enter into for or with you or any relationship between you and us, we are authorised by you, either during or after termination of these arrangements: (i) to do any thing or disclose any matters required by any law, rule or regulation in any part of the world to be done or disclosed by us, or (ii) to do any thing or disclose any matters which we are requested to do or disclose by any self-regulating organisation, any Market or clearing house or any other body having regulatory or enforcement responsibility in relation to any investment business conducted by us for or with you.

6 INVESTMENT ADVICE

6.1 We will not advise you about the merits of a particular transaction if we reasonably believe that, when you give the order for that transaction, you are not expecting such advice and are dealing on an execution-only basis. In such circumstances, we will inform you at the time that we will execute your order on that basis.

6.2 If we are providing you with investment advisory services, we will discuss with you your investment objectives first. We may advise you orally or in writing. We will use reasonable endeavours to ensure that advice or information is accurate but you acknowledge that advice and market information provided by us may be based upon information which is incomplete and unverified. We will not be bound to provide advice on any particular occasion and we need not tell you the basis of our advice unless you specifically ask us to do so.

6.3 We will be under no duty to disclose to you any information which comes to our notice or to the notice of our employees, directors, or agents in the ordinary course of our business. Where information is disclosed it will only be disclosed to the extent that it does not entail the breach of any duty of confidence which we may owe to any other person.

7 CUSTODY SERVICES

7.1 Safe custody services will be provided to you by us, by an affiliate of ours or by an eligible custodian or any other person in accordance with your specific written instruction although this would be at your own risk.

7.2 Where we have agreed to provide safe custody services:

7.2.1 any document of title to a safe custody investment (including any bearer instrument) shall, at our discretion, be held by us or an eligible custodian or (where required by law or provided by the rules of the FR) in accordance with any specific written instructions from you. The eligible custodian may be an associate of ourselves or otherwise be in the same group as us;

7.2.2 legal title to any safe custody investment capable of being registered shall, unless we determine otherwise, be registered in your name. If we so determine otherwise we may register legal title in the name of any person permitted by, and in accordance with, the rules of the FR, and subject to your consent to legal title to any safe custody investment being registered in our name and as a result the safe custody investment may not be segregated from the designated investments of the firm and in the event of the failure of the firm, the client's assets may not be as well protected from claims made on behalf of the general creditors of the firm;

7.2.3 we shall account to you promptly for all dividend, interest payments and other rights accruing to you in respect of any safe custody investment. If your safe custody investments have been pooled we will distribute entitlements to shares and other benefits arising from corporate events pro rata between the relevant customers but any fractional entitlements to shares or other benefits will be converted to cash and distributed as soon as practicable. We shall use reasonable endeavours to obtain your instructions before exercising, on your behalf, any conversion, subscription or voting rights, or dealing with takeovers and other offers or capital re-organisations regarding any safe custody investment. If you fail to provide instructions by the specified time we may take such action, or refrain from taking such action, as we, in our absolute discretion, deem appropriate and will not have any liability to you in connection therewith.

7.3 We shall not be liable for any default of any eligible custodian save where any default is

that of a nominee company controlled by us or any affiliated company and, in such a case, shall not be liable save to the extent that losses arise from the fraud, wilful default or negligence of ourselves or such nominee or affiliate.

7.4 We may pool safe custody investments. The general effect of this is that individual entitlements of customers may not be identifiable by separate certificates, other physical documents of title or equivalent electronic records and, in the event of an irreconcilable shortfall after failure of a custodian, customers may share in that shortfall in proportion to their original share of the assets in the pool.

7.5 You consent to any lien or security interest taken over your safe custody investments by ourselves or any eligible custodian from time to time (including, without limitation, liens or security interests granted in favour of us under these terms).

7.6 You consent to us arranging for your safe custody investments to be held overseas. You should be aware that there may be different settlement, legal or regulatory requirements overseas to those applying in your jurisdiction together with different practices for the separate identification of your investments.

8 ADMINISTRATION OF ACCOUNTS

8.1 Basis of charges

Charges for our services will be in accordance with our rates notified to you from time to time. All payments to be made by you to us shall be made in freely transferable, cleared and available funds in such currency and to such accounts as we may specify and shall be made without set-off or counterclaim and free and clear of, and without deduction for, or on account of all present and future taxes, levies, imposts, stamp duties, deductions, charges and withholding whatsoever unless you are compelled by law to make the payment subject thereto. You shall also indemnify us in respect of all taxes, levies, imposts, stamp duties, deductions, charges and withholdings and if any amounts in respect thereof are deducted from any amounts payable or paid by you, you shall pay to us an amount equal to the full amount which we would have received had payment not been made subject to such deduction.

In the event of non-delivery in respect of an investment you irrevocably authorise us to purchase an equivalent investment to cover your position and to charge any

loss resulting to your account or otherwise to follow market practice with respect to such non-delivery.

Should it be reasonably required for the purposes of calculating any amount due to us we reserve the right to convert in accordance with Clause 14 any amount expressed in one currency into another currency at such time and at such rate as we consider necessary or desirable and you agree to bear any loss that may arise on such conversion.

8.2 Interest

If you fail to pay any sum due to us on the date on which it is due and payable, you agree to pay interest on such sum on demand from the date of such failure and to pay to the date of actual payment at a rate determined by us from time to time, where relevant, being the cost to us of funding that sum at prevailing market rates from whatever source we may select and for such periods as we may decide, plus such additional percentages as we may agree or, failing such agreement, 4 per cent per annum above the applicable interbank offered rate.

8.3 Confirmation or contract notes

8.3.1 We will send you or ensure that you are sent with due despatch a confirmation note or contract note in respect of each transaction effected on your behalf.

8.3.2 Confirmation notes and contract notes, in the absence of manifest error, shall be conclusive and deemed acknowledged by you as correct (even if we request but do not receive specific acknowledgement or acceptance) unless we receive from you notice to the contrary within four business days of despatch to you of the confirmation or contract note or we notify you of an error therein.

9 YOUR ACCOUNT WITH US

9.1 You will pay to us on demand such sums of money as we may at any time require in or towards clearance of any debit balance on any of your accounts with us.

10 REPRESENTATIONS, WARRANTIES AND UNDERTAKINGS

10.1 You represent, warrant and (where relevant) undertake to us at the time of agreement to these Conditions and on each date of each subsequent transaction entered into hereunder that:

- 10.1.1 you have and will have full power and legal capacity to enter into this agreement and each and every transaction entered into hereunder; and
- 10.1.2 you are the beneficial owner of all investments transferred to us by you and that such investments are free from any mortgage, charge, lien or other encumbrance whatsoever.
- 10.2 Furthermore, you agree that you will:
- 10.2.1 provide to us on request such information regarding your financial or business affairs as we may reasonably require in order to comply with our obligations under law or the rules of the FR and that all information supplied to us is, or at the time it is supplied to us will be, true and accurate in all material respects and you will not omit or withhold any information which would render the information so supplied false or inaccurate in any material respect; and
- 10.2.2 execute on our request all such transfers, powers of attorney and other documents as we may require to vest any investments in us, our nominee, a purchaser or transferee.
- 11 EVENTS OF DEFAULT**
- 11.1 If at any time:
- 11.1.1 you fail to provide any payment or to deliver investments or documents due under these Conditions in each case on the due date;
- 11.1.2 you fail to observe or perform in whole or in part any of the provisions of these Conditions or commit a material breach of the representations or warranties;
- 11.1.3 an application is made in respect of you for a voluntary arrangement with your creditors, if you are in a partnership, in respect of one or more of your partners or, if you are a company, any steps are taken or proceedings initiated or protection sought
- under any applicable bankruptcy, reorganisation or insolvency law by you in respect of yourself or against you including, without limitation, the taking of any steps for the appointment of a receiver, liquidator, trustee, administrative receiver, administrator or similar officer to be appointed over your undertaking or assets or any part of them;
- 11.1.4 a petition is presented for your winding up or for an administration order in respect of you;
- 11.1.5 an order is made or a resolution is passed for your winding up (other than, in either case, for the purposes of reconstruction, amalgamation or merger and in such manner that the entity resulting from the reconstruction, amalgamation or merger effectively agrees to be bound by or assumes the obligations imposed on you under these Conditions) or an administration order is made in respect of you or if you are a partnership, in respect of one or more of your partners;
- 11.1.6 you convene a meeting for the purpose of making or proposing or entering into any arrangement or composition for the benefit of your creditors (other than for the purposes of a bona fide reconstruction or amalgamation);
- 11.1.7 any distress, execution or other process is levied against any of your property and is not removed, discharged or paid within seven days;
- 11.1.8 any security created by a mortgage or charge created by you becomes enforceable and the mortgagee or chargee takes steps to enforce the security;
- 11.1.9 any indebtedness of you or any of your associates becomes immediately due and payable or capable of being declared so due and payable, prior to its stated maturity, by reason of default on the part of any person or you (or any of your associates) fail to discharge any indebtedness on its due date whether owing to us or not (other than a liability which you or any of your associates is contesting in good faith);

11.1.10 anything analogous to any of the events specified above occurs under the laws of any applicable jurisdiction; or

11.1.11 we consider it necessary or desirable for our own protection,

then without prejudice to any other rights which we may have, we shall have the rights set out in Clause 12.

If you know or should know or become aware of any event in this Clause 11.1 occurring you are required to give us notice or such event forthwith.

12 CONSEQUENCES OF AN EVENT OF DEFAULT

12.1 At any time after one of the events of default specified in Clause 11.1 (excluding Clause 11.1.5) occurs we shall be entitled at our sole discretion and (except as otherwise expressly provided) without prior notice to you, to take one or more of the following actions:

12.1.1 settle early, liquidate or close out all or any of the transactions then currently outstanding in accordance with this Clause; and

12.1.2 require immediate payment of all sums due or to become due to us whether or not the time for payment has yet arrived.

12.2 Without prejudice to Clause 12.1 we shall be under no obligation to exercise any right or, if we do exercise any right, to do so at a time or in a manner beneficial to you. Any act effected in connection with or pursuant to a transaction effected between us shall be entirely without prejudice to our right to refuse any further performance thereafter, and it shall not in any circumstances be considered as a waiver of that right or as a waiver of any other of our rights. Save in the case of automatic early settlement, we may exercise our rights in respect of any or all transactions entered into between us.

12.3 If an event of default described in Clause 11.1.5 occurs, all outstanding obligations between us shall be settled automatically on the early settlement date which for this purpose shall be the day of the order or resolution referred to in that paragraph and all other sums due or to become due to us hereunder shall become immediately due and payable.

12.4 If any event of default occurs within any other sub-paragraph of Clause 11.1, then we may by notice in writing require you to settle early some or all of the outstanding transactions on an early settlement day which for this purpose shall be the day stipulated in that notice being no earlier than the date of the notice.

12.5 Where early settlement of an outstanding transaction is to be made, no other payments or deliveries shall be made in respect of such transaction (other than payment of charges or interest due to us) save that each such transaction shall be settled immediately upon the early settlement date by establishing the early settlement amount in respect of each transaction and by discharging the early settlement amount through payment by the relevant party in accordance with Clause 12.9.

12.6 The early settlement amount in respect of each such transaction shall be calculated by us (and our calculations shall, in the absence of manifest error, be conclusive) as the difference between:

12.6.1 the value of the investment at the contract price; and

12.6.2 its value on the early settlement date, as determined by us in our absolute discretion having regard to, amongst other prices, official settlement prices set by the relevant exchange, if any.

12.7 In the case of a transaction where you are the buyer, the early settlement amount calculated as above shall be positive if the value under Clause 12.6.1 is lower than the value under Clause 12.6.2 and negative if it is higher.

12.8 In the case of a transaction where you are the seller, the early settlement amount shall be negative if the value under Clause 12.6.1 is lower than the value under Clause 12.6.2 and positive if it is higher.

12.9 If the early settlement amount calculated under Clauses 12.7 and 12.8 is positive you shall be entitled to receive the early settlement amount subject to our rights in Clause 1. If the early settlement amount is negative, you shall pay the early settlement amount to us on demand.

12.10 We both agree that any early settlement amount payable to us under this Clause 12 represents a reasonable estimate of the loss which would otherwise have been suffered by us as a result of the occurrence of the events specified in Clause 11.1 and is not a penalty. No proof or evidence of actual loss shall be

required in respect of the early settlement amount.

without prejudice to any right which may arise or have arisen prior to receipt of that notice.

13 **REALISATION OF SECURITIES**

16 **ASSIGNMENT**

13.1 Where we exercise any rights under this agreement to realise any securities or other assets we shall be entitled to effect such realisation of those securities or assets at the market price (as determined by us in our absolute discretion) at the time the realisation takes place (including to ourselves or our associates if we so wish) and to convert any currency realised in accordance with Clause 14 and to use the proceeds in accordance with Clause 14. We shall have the right to choose the time, place and methods of such sale at our absolute discretion. Any costs of sale shall be borne by you.

Neither of us may assign or transfer any rights or obligations arising under the agreement to these Conditions or any agreement to which it is expressed to be supplemental except to the extent that we may assign or delegate to any other group company any of our rights or obligations hereunder and in the event of any reorganisation, reconstruction or merger we may assign or transfer these rights or obligations to any successor company or any other company without prior consent.

13.2 As against any of your obligations (whether actual or contingent) to us, any security, guarantee or indemnity given to us by or in respect of you for any purpose shall extend to any amount owing from you after exercise of any right of set-off we may have under this agreement or otherwise.

17 **MISCELLANEOUS**

17.1 **Governing law and jurisdiction**

These Conditions shall be governed by and construed in accordance with Irish law.

In relation to any suit, action, proceedings or claim arising from these Conditions or any transaction entered into under it each of us irrevocably submits to the non-exclusive jurisdiction of the courts of Ireland and waives any objection to proceedings in any such court on the grounds of venue or on the grounds that the proceedings have been brought in an inconvenient forum.

14 **CURRENCY CONVERSION**

We shall be entitled, without prior notice to you, to make any currency conversions we consider necessary or desirable for the purposes of complying with our obligations or exercising any of our rights under this agreement. Any such conversion shall be effected by us in such manner and at such rates as we may in our absolute discretion determine having regard to the prevailing rates for freely convertible currencies.

To the extent that you may in any jurisdiction claim for yourself or your assets immunity from suit, execution, attachment or other legal process and to the extent that in any such jurisdiction there may be attributed to you or your assets such immunity (whether or not claimed) you irrevocably agree not to claim such immunity and irrevocably waive such immunity to the full extent permitted by the laws of such jurisdiction.

In addition to any rights under this agreement, if for the purposes of any claim, proof or order, a liability which you owe to us must be converted into currency other than that in which it would otherwise have been due, you shall pay to us such additional amounts as may be necessary to ensure that, when received and reconverted, we will receive the full amount in the original currency as would have been received had no such conversion been required.

At our request you will forthwith appoint an agent to receive on your behalf service of process of any proceedings in Ireland and deliver to us a copy of the agent's acceptance of that appointment.

15 **TERMINATION**

Either of us may terminate the agreement to these Conditions immediately by giving notice in writing to the other. Termination will not affect any obligations under transactions entered into prior to receipt of such notice of termination and shall be

17.2 **Force majeure and illegality**

You acknowledge that we shall not be responsible for any losses suffered by you resulting directly or indirectly from any government action, suspension of trading, any action, decision or ruling of an exchange or the action of any person beyond our control (including any agent, exchange or dealing error) any war, strike, national disaster, delay in postal services or any other delay or inaccuracy in the transmission of orders or other information or any

breakdown, failure or malfunction of any telecommunications or computer services. All price quotations or trading reports given to you are also subject to change and errors as well as delays in reporting and you further acknowledge that reliance upon such information is at your own risk. In the event of such an event arising we may take any action which we consider necessary or desirable to mitigate any loss, whether for your account or for ours, arising therefrom. Any such action which we may take shall be binding on you.

If at any time any provisions of these terms or any transaction made under them is or becomes illegal, invalid or unenforceable under any applicable law, neither the legality, validity or enforceability of the remaining provisions shall in any way be affected or impaired.

17.3 Amendments

Any amendment to these Conditions shall only be effective if made in writing and signed by both parties save that we may amend or supplement the terms hereof by sending you a written notice which will become effective on the date specified in the notice which will be at least ten business days after the date of the notice.

17.4 Exclusion of liability and indirect customers

Except as provided elsewhere in these Conditions or in any other agreement to which it is expressed to be supplemental, we shall not be liable for any costs, expenses, loss, liability, claim or counterclaim except to the extent that such costs, expenses, loss, liability, claim or counterclaim arises out of our negligence, wilful default or fraud or the negligence, wilful default or fraud of our agents or out of a breach of any duty or liability which we owe to you under the Act or the regulatory system established thereunder. Further, we shall have no liability whatsoever to your counterparties and, where you are acting as an agent for an identified principal, we shall not treat your principal as our customer unless specifically agreed in writing between us.

17.5 Indemnity

17.5.1 You shall, and hereby undertake that you shall at all times, indemnify and hold us harmless from, against and in respect of all payments, liabilities, claim, counterclaim, damages, losses and costs (including legal costs) duties, taxes (other than corporation tax on our overall net income)

and expenses made, suffered or incurred (directly or indirectly) by us as a result of our acting under these Conditions save that this indemnity will not apply to any loss or liability to the extent it arises or results from our negligence, fraud or wilful default or a breach by us of any applicable Irish rule or law.

17.5.2 The foregoing indemnities shall be in addition to any other right, indemnity or claim which we may have under these Clauses or the general law and shall not be affected by any variation or termination of these Clauses or by any forbearance whether as to payment, time, performance or otherwise whatsoever.

17.6 Communications and Notices

Any notice or other communication in respect of these Conditions must be given to us in writing and delivered in person, sent by certified or registered mail or by overnight courier or by telex or facsimile at the address or number as may be specified between us from time to time. A notice will be deemed to have been delivered (unless otherwise specified in these Conditions) if delivered in person on the date on which it is delivered and if delivered by mail or by courier shall be deemed to have been received on the next business day where such notice is sent in Ireland and on the third business day thereafter where such notice is sent to or from overseas. If delivered by telex or facsimile, such notice shall be deemed to be delivered on the date that the answerback is received or on the date of the date stamp on the facsimile, as the case may be.

17.7 Our rights

Our rights, remedies and powers under these Conditions are cumulative and not exclusive of, and shall not prejudice, any right, remedy or power which we may have under any agreement to which these Conditions is expressed to be supplemental or as provided by law, statute or otherwise howsoever. All rights, remedies, powers and actions exercisable by us under these Conditions may be exercised by us in our absolute discretion at any time without prior notice to you.

17.8 Information

We may from time to time be required to provide information regarding you or your transactions to one or more regulatory bodies. You irrevocably authorise us to provide any such information as may be

required by compulsion of law or under the rules of the FR.

17.9 Time of the essence

In respect of all transactions entered into hereunder these Conditions, time shall be deemed to be of the essence.

17.10 Commencement

These Conditions came into force with effect from the 1st November 2007.

17.11 Complaints

We have a complaints procedure within DEPFA for dealing with all complaints. You may make a complaint either verbally or in writing to any person within DEPFA. They are obliged to pass this complaint on to Compliance and Internal Audit. Compliance will acknowledge the complaint and investigate it. They will provide you with feedback of the progress of the complaint. If you feel we are not dealing with your complaint in a satisfactory manner, you may complain to the Irish Financial Services Ombudsman.

18 MISCELLANEOUS ISSUES

Language

The business language of DEPFA is English.

Contact

Should you have any questions relating to the content of these Terms and Conditions you should contact the Compliance Department, DEPFA BANK plc, 1 Commons Street, Dublin 1, +353 1 792 2222.