

FINAL TERMS

19 June 2013

SKANDINAVISKA ENSKILDA BANKEN AB (publ)

Issue of DKK [] ,000,000 Equity Linked Notes under the Structured Note Programme

The Information Memorandum referred to below (as completed by these Final Terms) has been prepared on the basis that, except as provided in sub-paragraph (ii) below, any offer of Notes in any Member State of the European Economic Area which has implemented the Prospectus Directive (each, a **Relevant Member State**) will be made pursuant to an exemption under the Prospectus Directive, as implemented in that Relevant Member State, from the requirement to publish a prospectus for offers of the Notes. Accordingly any person making or intending to make an offer of the Notes may only do so:

- (i) in circumstances in which no obligation arises for the Bank or any Dealer to publish a prospectus pursuant to Article 3 of the Prospectus Directive or supplement a prospectus pursuant to Article 16 of the Prospectus Directive, in each case, in relation to such offer; or
- (ii) in those Public Offer Jurisdictions mentioned in Paragraph 47 of Part A below, provided such person is one of the persons mentioned in Paragraph 47 of Part A below and that such offer is made during the Offer Period specified for such purpose therein.

Neither the Bank nor any Dealer has authorised, nor do they authorise, the making of any offer of Notes in any other circumstances.

PART A- CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions (the **Conditions**) set forth in the Information Memorandum dated 22 June 2012 and the Supplement dated 7 August 2012 and 12 November 2012, 13 February 2013 and [] april 2013, which together constitute a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/ EC) (the **Prospectus Directive**). This document constitutes the Final Terms of the securities described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with the Information Memorandum as so supplemented. Full information on the Bank and the offer of the securities is only available on the basis of the combination of these Final Terms and the Information Memorandum as so supplemented. Copies of the Information Memorandum as so supplemented are available for viewing at Skandinaviska Enskilda Banken AB (publ), Kungsträdgårdsgatan 8, SE-10640 Stockholm, Sweden and copies may be obtained from Citibank, N.A., London Branch, 13th Floor, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB.

No person has been authorised to give any information or make any representation not contained in or not consistent with these Final Terms, or any other information supplied in connection with the Notes and, if given or made, such information or representation must not be relied upon as having been authorised by the Bank or any Dealer.

By investing in the Notes each investor represents that:

- (i) *Non-Reliance.* It is acting for its own account, and it has made its own independent decisions to invest in the Notes and as to whether the investment in the Notes is appropriate or proper for it based upon its own judgement and upon advice from such advisers as it has deemed necessary. It is not relying on any communication (written or oral) of the Bank or any Dealer as investment advice or as a recommendation to invest in the Notes, it being understood that information and explanations related to the terms and conditions of the Notes shall not be considered to be investment advice or a recommendation to invest in the Notes. No communication (written or oral) received from the Bank or any Dealer shall be deemed to be an assurance or guarantee as to the expected results of the investment in the Notes.
- (ii) *Assessment and Understanding.* It is capable of assessing the merits of and understanding (on its own behalf or through independent professional advice), and understands and accepts the terms and conditions and the risks of the investment in the Notes. It is also capable of assuming, and assumes, the risks of the investment in the Notes.
- (iii) *Status of Parties.* Neither of the Bank nor any Dealer is acting as a fiduciary for or adviser to it in respect of the investment in the Notes.

1. **Issuer:** Skandinaviska Enskilda Banken AB (publ)
 2. (i) Series Number: 115
(ii) Tranche Number: 1
 3. **Specified Currency or Currencies:** Danish kronor (DKK)
 4. **Aggregate Nominal Amount:**
(i) Series: DKK [],000,000
(ii) Tranche: DKK [],000,000
 5. **Issue Price of Tranche:** 110 per cent. of the Aggregate Nominal Amount
 6. (a) **Specified Denominations:** DKK 10,000
(b) **Calculation Amount:** DKK 10,000
 7. (i) Issue Date: 21 June 2013
(ii) Interest Commencement Date: Not Applicable
 8. **Maturity Date:** 18 December 2017
 9. **Interest Basis:** Zero Coupon
 10. **Redemption/Payment Basis:** Equity Linked Redemption
 11. **Change of Interest Basis or Redemption/ Payment Basis:** Not Applicable.
 12. **Put/Call Options:** Not Applicable
 13. **Status of the Notes:** Senior
 14. **Method of distribution:** Non-syndicated
- PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**
15. **Fixed Rate Provisions** Not Applicable
 16. **Floating Rate Provisions** Not Applicable
 17. **Zero Coupon Provisions** Not Applicable
 - (i) Accrual Yield: Zero per cent per annum
 - (ii) Reference Price: Not Applicable
 - (iii) Any other formula/basis of determining amount payable: Not Applicable
 - (iv) Day Count Fraction in relation to Early Redemption Amounts and late payment: Conditions 5.08(iii) and 5.12 apply

18. **Dual Currency Interest Provisions** Not Applicable
19. **Index Linked Interest Notes** Not Applicable
20. **Equity Linked Interest Notes:** Not Applicable
21. **Currency Linked Interest Notes:** Not Applicable
22. **Commodity Linked Interest Notes:** Not Applicable
23. **Fund Linked Interest Notes:** Not Applicable
- PROVISIONS RELATING TO REDEMPTION**
24. **Issuer Call:** Not Applicable
25. **Investor Put:** Not Applicable
26. **Final Redemption Amount:** Not Applicable; see paragraphs 29 below
27. **Early Redemption amount(s) of each Note payable on redemption for taxation reasons or on an event of default or on illegality (or, where otherwise required for purposes of any other relevant redemption specified in the Conditions and/or the method of calculation the same (if required or if different from that set out in Condition 5.08:** Market Value less Associated Costs per Calculation Amount
28. **Index Linked Redemption Notes** Not Applicable
29. **Equity Linked Redemption Notes:** Applicable
- The provisions of Annex 3 of the Terms and Conditions *-Additional Terms and Conditions for Equity Linked Notes shall apply.*
- (i) Share(s)/Basket of Share(s):
- The Basket is composed of the following Shares in the relative Weighting set out in relation to each Share below.
- Share Number (i) Share
1. means one share in BAYERISCHE MOTOREN WERKE AG, as shown on Bloomberg with code BMW GY Equity;

2. means one share in BRIDGESTONE CORP, as shown on Bloomberg with code 5108 JT Equity;
3. means one share in BURBERRY GROUP PLC, as shown on Bloomberg with code BRBY LN;
4. means one share in CARLSBERG A/S, as shown on Bloomberg with code CARLB DC Equity;
5. means one share in COCA-COLA CO, as shown on Bloomberg with code KO UN Equity;
6. means one share in DAIMLER AG, as shown on Bloomberg with code DAI GY;
7. means one share in DANONE SA, as shown on Bloomberg with code BN FP Equity;
8. means one share in LG ELECTRONICS INC, as shown on Bloomberg with code 066570 KS Equity;
9. means one share in L'OREAL SA, as shown on Bloomberg with code OR FP Equity;
10. means one share in Mattel INC, as shown on Bloomberg with code MAT UQ Equity;
- 11.11. means one share in NIKON CORP, as shown on Bloomberg with code 7731 JT Equity;
12. means one share in NISSAN MOTOR CO LTD, as shown in Bloomberg with code 7201 JT Equity;
13. means one share in PROCTER & GAMBLE CO, as shown on Bloomberg with code PG UN Equity
14. means one share in RECKITT BENCKISER GROUP PLC, as shown on Bloomberg with code RB/ LN Equity; and
15. means one share in RENAULT SA,, as shown on Bloomberg with code RNO FP Equity.

(ii) Calculation Agent
responsible for making
calculations in respect The Bank

of the Notes:

(iii) Final Redemption Amount:

An amount calculated as:

DKK 10,000 + max (0, DKK 10,000 x Equity Performance) per Calculation Amount calculated with two decimals;

where;

Equity Performance is calculated as

$$\frac{1}{15} \times \sum_{i=1}^{15} (\text{EquityReturn}_i)$$

where Equity Return_i is calculated as

$$\min \left(\left(\frac{\text{Equity}_{(i,Final)}}{\text{Equity}_{(i,Initial)}} - 1 \right); \text{Cap} \right)$$

where;

Equity_{i,Initial} is the average of the closing price of Equity_i on the Averaging Dates_{Initial} and;

Equity_{i,Final} is the average of the closing price of Equity_i on the Averaging Dates_{Final} and;

Cap means indicatively [65] per cent.

(see p 3 in Part B of these Final Terms for further information)

(iv) Averaging:

The Averaging Dates_{Initial} are 5 June 2013, 6 June 2013 and 7 June 2013 and;

The Averaging Dates_{Final} are 18 November 2016, 18 December 2016, 18 January 2017, 18 February 2017, 18 March 2017, 18 April 2017, 18 May 2017, 18 June 2017, 18 July 2017, 18 August 2017, 18 September 2017, 18 October 2017 and 18 November 2017.

In the event that an Averaging

Dates_{Initial} or Averaging Dates_{Final} is a Disrupted Day or not a Scheduled Trading Day, Modified Postponement will apply.

- (v) Share Performance: Not Applicable
- (vi) Exchange Rate: Not Applicable
- (vii) Weighting: The weighting to be applied to each item comprising the Basket is 1/15.
- (viii) Exchange(s): means any exchange on which any Share comprising the Basket are traded from time to time, as determined by the Calculation Agent.
- (ix) Related Exchange: All Exchanges
- (x) Valuation Date(s): Not Applicable
- (xi) Valuation Time: In respect of each Share(s) comprised in the Basket, the time at which the official closing price for such Share(s) is set on the Exchange on the relevant Averaging Dates, or if there is no such time, the time at which the trading closes on the Exchange.
- (xii) Observation Date(s): Not Applicable
- (xiii) Observation Period: Not Applicable
- (xiv) Disrupted Day: If a Valuation Date, an Averaging Date or an Observation Date, as the case may be, is a Disrupted Day, the relevant price will be calculated Modified Postponement.
- (xv) Tender Offer: Applicable
- (xvi) Share Substitution: Applicable
If Applicable: Share Substitution Criteria is
- a) Calculation Agent shall elect a substitute share to replace the Affected Share (the "Substitute Share"); provided that, the Substitute Share shall be an Eligible Share (as defined below); and
 - b) Calculation Agent shall

decide on a date the substitution is deemed effective (the "Substitution Date"), which Substitution Date may, but need not, be the Merger Date, the Tender Offer Date, the Announcement Date or the date it has become illegal for a party to hold, acquire or dispose of Hedge Positions relating to the Transaction, as the case may be.

Following the determinations made in accordance with the foregoing provision, the Calculation Agent shall, on the Substitution Date, replace the Affected Share with the relevant Substitute Share in the Share Basket; provided that the weighting of the Substitute Share shall be equal to the weighting of the relevant Affected Share in the Share Basket immediately prior to the occurrence of the related Change in Law, as the case may be. On the Substitution Date, the Substitute Share and its issuer will be deemed the "Share" and the "Issuer", and the Calculation Agent will adjust any relevant terms of the Transaction accordingly.

Eligible Share means

- (i) be of the same broad economic sector as the Issuer of the Affected Shares;
- (ii) be of an issuer that is of a similar international standing and creditworthiness as the Issuer of the Affected Shares
- (iii) be part of the same geographic zone as the Issuer of the Affected Shares; and
- (iv) have a similar implied volatility as the Issuer of the Affected Shares

(xvii) Local Tax
Adjustment:

Not Applicable

(xviii)	Trade Date:	Not Applicable
(xix)	Additional Disruption Events:	The following Additional Disruption Events apply to the Notes: Change in Law Insolvency Filing Hedging Disruption Increased Cost of Hedging Loss of Stock Borrow Increased Cost of Stock Borrow
(xx)	Knock-in, Knock-out Provisions:	Not Applicable
(xxi)	Trigger Event Provisions:	Not Applicable
(xxii)	Mandatory Early Termination:	Not Applicable
(xxiii)	Other terms or special conditions:	Not Applicable
(xxiv)	GDR/ADR Linked Notes:	Not Applicable
30.	Currency Linked Redemption Notes:	Not Applicable
31.	Commodity Linked Redemption Notes:	Not Applicable
32.	Fund Linked Redemption Notes:	Not Applicable
33.	Credit Linked Notes:	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

34.	Form of Notes:	VP Systems Notes issued in uncertified book entry form:
35.	Reference Item Linked Note:	Yes
36.	New Global Note:	No
37.	Additional Financial Centre(s) or other special provisions relating to Payment Days:	Copenhagen For the purpose of provisions relating to Payment Days, Business Day means only a day on which commercial banks and foreign exchange markets settle payments and are open for general business (including dealing in foreign

exchange and foreign currency deposits) in Copenhagen, Denmark.

38. **Talons for future Coupons or Receipts to be attached to definitive Notes (and dates on which such Talons mature):** No
39. **Details relating to Instalment Notes:**
- (i) Instalment Amount(s): Not Applicable
 - (ii) Instalment Date(s): Not Applicable
40. **Redenomination applicable:** Redenomination not applicable
41. **VP System Provisions:**
- (i) VP System Notes: Applicable
The provisions of Annex 1 of the Terms and Conditions - *Additional Terms and Conditions for VP System Notes shall apply*
 - (ii) VP System: VP Securities A/S, the Danish central securities depository.
 - (iii) VP System Agency Agreement: The VP System Agency Agreement (which expression shall include any amendments or supplements thereto) dated October 2012 between, among others, the Bank and the VP System Agent
 - (iv) VP System Agent: Skandinaviska Enskilda Banken
Copenhagen Branch
Postboks 100
Bernstorffsgade 50
1577 Copenhagen V,
Denmark
42. **Other final terms:** Not Applicable
- DISTRIBUTION**
43. (i) If syndicated, names and addresses of Managers and underwriting commitments: Not Applicable
- (ii) Date of Subscription Agreement: Not Applicable
 - (iii) Stabilising Manager (if any): Not Applicable
44. **If non-syndicated, name and address of relevant Dealer:** Skandinaviska Enskilda Banken AB
(publ)
Kungsträdgårdsgatan 8,
106 40 Stockholm,

- Sweden
45. **U.S. selling restrictions:** Reg. S Category 2. TEFRA D
46. **Total commission and concession:** Not Applicable
47. **Non exempt Offer:** An offer of the Notes may be made by the Danske Andelskassers Bank, Baneskellet 1, Hammershøj, 8830 Tjele, Denmark (the "**Manager**") and such other person or entity that the Manager appoints (together the "**Managers**") in Denmark (the "**Public Offer Jurisdiction**") during the period from 13 May 2013 to 31 May 2013 (the "**Offer Period**")
- See further Paragraph 3 of Part B of these Final Terms for further information.
48. **Additional selling restrictions:** Not Applicable

PURPOSE OF FINAL TERMS

These Final Terms comprise the final terms required for the issue and public offer in the Public Offer Jurisdictions and admission to trading on NASDAQ OMX Copenhagen A/S regulated market of the securities described herein pursuant to the Structured Note Programme of Skandinaviska Enskilda Banken AB (publ).

RESPONSIBILITY

The Bank accepts responsibility for the information contained in these Final Terms.

Signed on behalf of the Bank:

By:

Duly authorised

PART B - OTHER INFORMATION

1. **LISTING AND ADMISSION TO TRADING** Application has been made for the Notes to be admitted to trading on NASDAQ OMX Copenhagen A/S with effect on or about Issue Date.

2. **RATINGS** Not Applicable
The Notes to be issued are not expected to be rated.

3. **TERMS AND CONDITIONS OF THE OFFER** Applicable
Offer Price: Issue Price
Total amount of the offer: The total amount of the offer will be announced by the Bank no later than 10:00 AM one Business Day prior to the Issue Date on NASDAQ OMX Copenhagen A/S.

Conditions to which the offer is subject: The Bank may decide not to proceed with the issue of the Notes if the total nominal subscription amount does not exceed DKK 10,000,000, or if a Cap of minimum [45] per cent. can not be achieved or if financial or political events occur that the Bank considers may jeopardize a successful launch of the Note. Any such decision will be announced no later than 10:00 AM one Business Day prior to the Issue Date to purchasers of the Note and by publication on NASDAQ OMX Copenhagen A/S.

The Bank reserves the right to request for information from VP System about the holders of a Note at any time.
The Bank has the right to decide to close the subscription period before the Offer Period ends if, in the opinion of the Bank, it is necessary.

Description of the application process: Not Applicable
Details of the minimum and/or maximum amount of application: Minimum nominal amount of application is DKK 10,000

Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants:	Not Applicable
Details of the method and time limits for paying up and delivering the Notes:	Investors will be notified by the Managers of their allocations of Notes and the settlement arrangements in respect thereof. The Notes will be issued on the Issue Date against payment to the Bank of the net subscription moneys.
Manner in and date in which results of the offer are to be made public:	The issue size will be announced no later than 10:00 AM one Business Day prior to the Issue Date to purchasers of the Notes and by publication on NASDAQ OMX Copenhagen A/S
Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:	Not Applicable
Categories of potential investors to which the Notes are offered and whether tranche (s) have been reserved for certain countries:	Offers may be made by the Managers in Denmark, to any person. In other EEA countries, offers will only be made by the Managers pursuant to an exemption under the Prospectus Directive as implemented in such countries.
Process for notification to applicants of the amount allotted and an indication of whether dealing may begin before notification is made:	Not Applicable
Amount of any expenses and taxes specifically charged to the subscriber or purchaser:	<p>Total commissions payable to the Dealer amounts to [6.0] per cent. of the Aggregate Nominal Amount of the Notes and are divided into;</p> <ul style="list-style-type: none"> - Subscription provision up to [1.07] per cent. per annum payable to the Managers. - Marketing costs, such as printing of brochures and

information material: ca.
[0.12] per cent. per annum

- Listing costs: ca. [0.02 per cent. per annum.

Total costs amounts to [1.21] per cent. per annum ("ÅOP") of the subscribed amount.

The Bank does not take any responsibility in relation to the tax consequences of investing in the Notes. Furthermore the tax rules may change as a consequence of new rules and/or regulations and/or a change in the circumstances of each individual investor. For this reason each individual is advised to consult a tax advisor or counsel in relation to the tax consequences of investing in these notes.

Name(s) and address(es), to the extent known to the Bank, of the placers in the various countries where the offer takes place: Denmark

4. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Managers, so far as the Bank is aware, no person involved in the issue of the Notes has an interest material to the offer.

5. REASONS FOR THE OFFER; ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

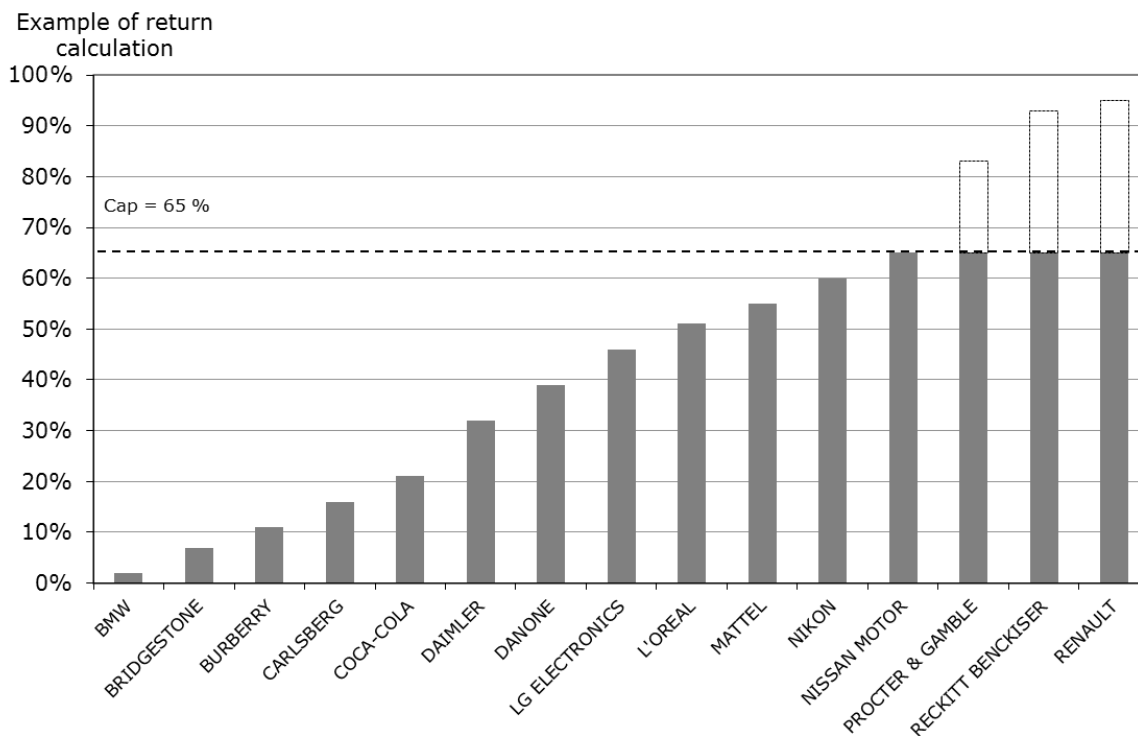
- (i) Reasons for the Offer: See "Use of Proceeds" in Information Memorandum
- (ii) Estimated net proceeds: Aggregate Nominal Amount
- (iii) Estimated total expenses: Not Applicable

6. PERFORMANCE OF EACH REFERENCE ENTITY, EXPLANATION OF EFFECT ON VALUE OF INVESTMENT AND ASSOCIATED RISKS

Examples of return calculations:

The examples below illustrate what the Final Redemption Amount would be under different scenarios in terms of performance of the Basket of Shares ("Equity Return"). The calculations below are based on a situation where all Shares have a Cap at 65 per cent. The level of the Cap will be fixed on 4 June 2013 according to prevailing market conditions. As pr. 15 April 2013 the indicative Cap level was 65 per cent. The Issue will be cancelled if a Cap level of minimum 45 per cent. can not be achieved.

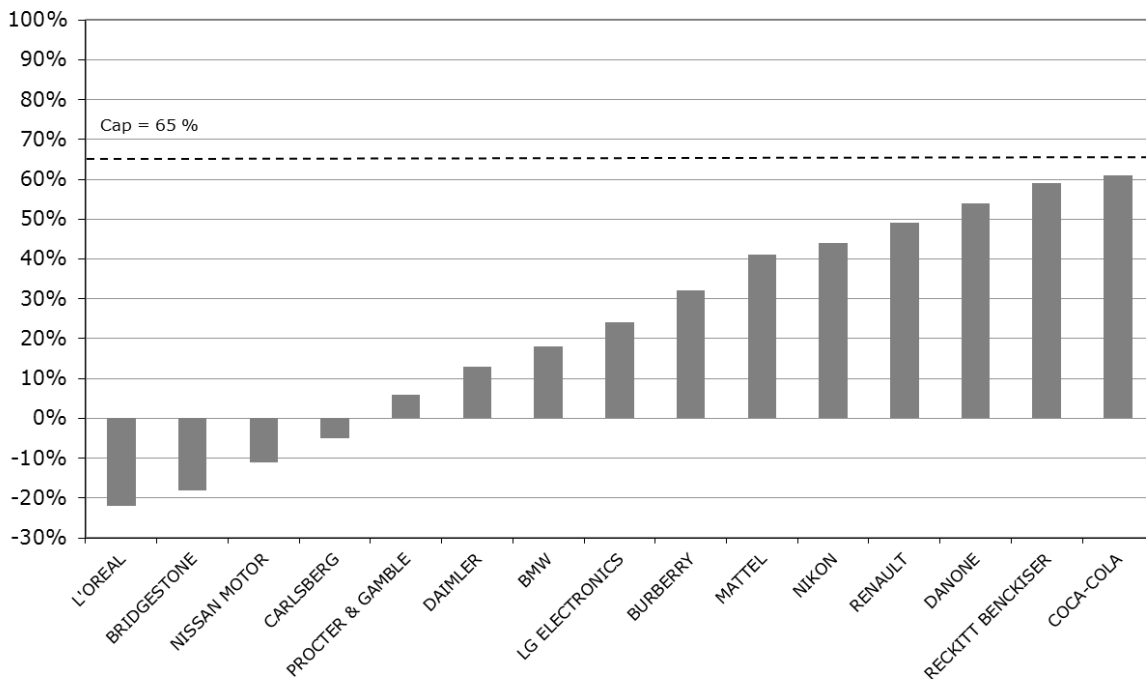
Graph 1. Simulated returns on the underlying Shares (Cap of 65 per cent.)



Given the simulated returns of the underlying Shares as illustrated in Graph 1, the Shares that have a performance of more than 65 per cent. will be capped at 65 per cent., whereas the remaining Shares keep their actual performance. In the example the average return of the Basket of Shares is 40 per cent. The Final Redemption Amount would be calculated as follows: DKK 10,000 + (40 per cent. * DKK 10,000) = DKK 14,000. If the Cap is set at the minimum level (45 per cent) the Final Redemption Amount would be calculated as follows: DKK 10,000 + (32,53 per cent. * DKK 10,000) = DKK 13.253.

Graph 2. Simulated returns on the underlying Shares (Cap of 65 per cent.)

Example of return calculation



Given a more modest return on the underlying Shares as illustrated in Graph 2, none of the Shares have a performance exceeding 65 per cent., which means that none of them will be capped. In the example the average return of the Basket of Shares is 23 per cent.. The Final Redemption Amount would be calculated as follows: $DKK 10,000 + (23 \text{ per cent.} * DKK 10,000) = DKK 12,300$. If the Cap is set at the minimum level (45 per cent) the Final Redemption Amount would be calculated as follows: $DKK 10,000 + (20,13 \text{ per cent.} * DKK 10,000) = DKK 12.013$.

The Final Redemption Amount of each Note given various performances of the underlying Basket of Shares is illustrated in

Table 1. The calculations are based on a Cap of 65 per cent..

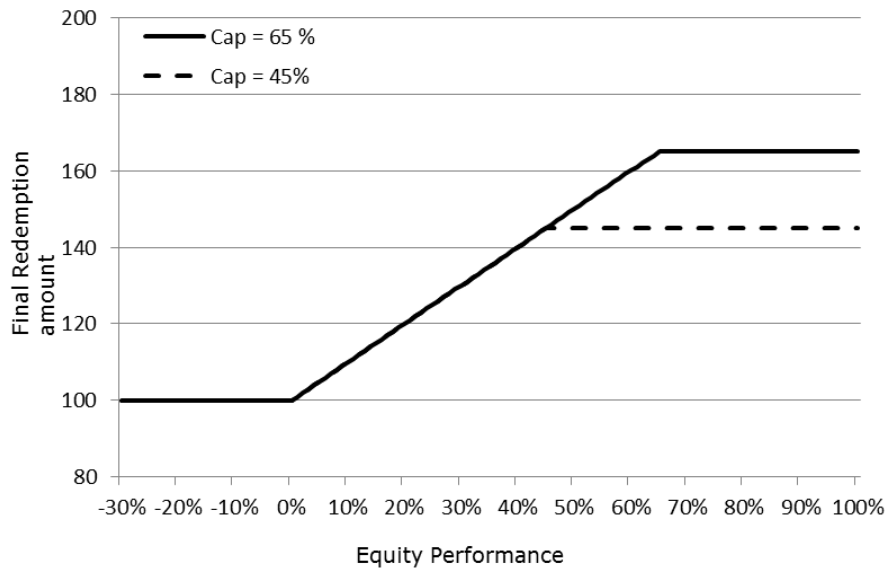
Table 1. Simulated returns on the Note (Cap of 65 per cent.)

Equity Performance	Final Redemption Amount (DKK)	Total Return in %	Internal Rate of Return (IRR)
-40%	10,000	-9.09%	-2.10%
-20%	10,000	-9.09%	-2.10%
0%	10,000	-9.09%	-2.10%
20%	12,000	9.09%	1.95%
40%	14,000	27.27%	5.51%
60%	16,000	45.45%	8.68%
80%	16,500	50.00%	9.43%
100%	16,500	50.00%	9.43%

Table 2. Simulated returns on the Note (Cap of 45 per cent.)

Equity Performance	Final Redemption Amount (DKK)	Total Return in %	Internal Rate of Return (IRR)
-40%	10,000	-9.09%	-2.10%
-20%	10,000	-9.09%	-2.10%
0%	10,000	-9.09%	-2.10%
20%	12,000	9.09%	1.95%
40%	14,000	27.27%	5.51%
60%	14,500	31.82%	6.33%
80%	14,500	31.82%	6.33%
100%	14,500	31.82%	6.33%

Graph 3. Final Redemption Amounts



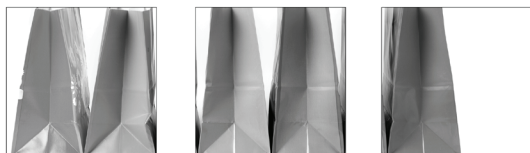
Graph 3 above illustrates how the Final Redemption Amount varies with the development of the Basket of Shares. As can be observed above if the return of the Basket of Shares is unchanged or negative the Final Redemption Amount will be 100% of the Calculation Amount, i.e. DKK 10,000.

If the performance of the Basket of Shares has been positive, the Final Redemption Amount will be affected positively.

Take note that the Final Redemption Amounts in the examples above are calculated on the basis of hypothetical scenarios for the Shares.

7. OPERATIONAL INFORMATION

- (i) Intended to be held in a manner which would allow Eurosystem eligibility: No
- (ii) ISIN Code: DK0030319934
- (iii) Common Code: Not Applicable
- (iv) Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, société anonyme and the relevant identification number (s): Not Applicable
- (v) Delivery: Delivery free of payment
- (vi) Names and addresses of additional Paying Agent(s) (if any):
Skandinaviska Enskilda Banken
Copenhagen Branch
Postboks 100
Bernstorffsgade 50
1577 Copenhagen V,
Denmark



SEB Globalt Forbrug II

2017

Med denne blanket kan du bestille obligationerne "SEB Globalt Forbrug II" i tegningsperioden fra den 13. maj til den 31. maj 2013¹. Obligationerne udstedes til emissionskursen som angivet neden for uden yderligere omkostninger. Stykstørrelsen på obligationerne er 10.000 kr. Betalingsdatoen er den 25. juni 2013.

ISIN kode DK0030319934

Jeg vil gerne købe nominelt _____ kr. til emissionskurs 110,0

Stilling _____

Navn _____

CPR/CVR nr. _____

Adresse _____

Postnr. _____ By _____

Tlf. _____

Betaling

Beløbet skal trækkes på konto:

Pengeinstitut _____

Reg. nr. _____ Kontonr. _____

Evt. kontaktperson og tlf. nr. _____

Betalingen sker ved træk på ovennævnte konto på betalingsdatoen mod registrering i VP SECURITIES A/S.

Registrering

Obligationerne ønskes registreret på depot i VP SECURITIES A/S:

Pengeinstitut _____

CD-ident. (5 cifre) _____ VP-depotnr. _____

Tegningssteder

Blanketten afleveres i dit pengeinstitut eller sendes til:

Danske Andelskassers Bank A/S

Baneskellet 1 - Hammershøj - 8830 Tjele

Tlf. 87 99 30 00 - Fax 87 99 30 97

Dato _____

Underskrift _____

Indleveret gennem (stempel)

Reg. nr.:	CD-ident.:
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¹ Bemærk: I henhold til BEK nr. 345 af 15. april 2011, skal det oplyses, at dette investeringsprodukt er risikoklassificeret som "rød" og i henhold til lovgivningen om MiFID defineret som et "komplekst produkt". I henhold til MiFID skal investors pengeinstitut før tegning have indsigt i investors kendskab til og erfaring med produktet, herunder vurdere om produktet er hensigtsmæssigt for investor. Investor skal derfor kontakte sin lokale rådgiver før tegning, hvis investor ikke har handlet denne type produkter tidligere.