

(Norwegian) national ID no./enterprise no.:	Tel: outlet:	Reg. no. of outlet/office:
First and last name / company name:		e-mail:
Address:	Postal code/town:	Tel. daytime/mobile:
Citizenship*:	Country of birth*:	Tax residency*:

\*Why do we ask for citizenship, country of birth and tax residency? Norway has signed an agreement on improved international compliance with U.S. tax liability. Under the agreement, financial accounts belonging to U.S. persons must be reported to U.S. authorities via the Norwegian tax authorities.

I want to buy shares in the fund: (enter name of fund)	One-time purchase/NOK:	Monthly purchases debited on (01 – 28):	Savings agreement* Monthly debit amount (NOK):

\* The minimum amount applies to the first purchase. See terms and conditions on page 2. A separate form must be used for purchases exceeding NOK five million. For further information about the funds, risk profiles, terms, prospectuses and articles of association, please see [dnb.no](mailto:dnb.no) (business/savings and investment/asset management), call us on 815 21 111 (prompts in Norwegian only) or send an e-mail to [fond@dnb.no](mailto:fond@dnb.no)

### Account information for debit purposes

Debit my account number: \_\_\_\_\_

Highest amount that can be debited: \_\_\_\_\_ NOK (kroner)

Debit date: \_\_\_\_/\_\_\_\_/\_\_\_\_ (ddmmyyyy)

\* The undersigned account holder/payer hereby give DNB Asset Management AS authorisation to debit the above-mentioned account, through the payee's bank and transfer the funds to the payee's account. In addition, the undersigned payer hereby gives DNB Asset Management AS authorisation to gather information about who is authorised to operate the said account and to verify that there are sufficient funds on the account.

NB! This one-time authorisation will be valid for seven - 7 - business days after having been conferred. If the account is to be debited on a future date, the authorisation will be valid for up to seven days after the date when the account is to be debited according to the authorisation. By signing this form, the subscriber agrees to the payment the one-time authorisation concerns and to the terms for making payments using one-time authorisations that are set out on page 2 of this purchase form.

Consumers who buy financial products and services by means of distance purchases, i.e. by post, through the Internet, or an online banking service, over the telephone, or outside the seller's normal place of business, have a statutory right of cancellation. This does not apply, however, to services and products whose prices depend on fluctuations in financial markets over which the service provider has no control. The statutory right of cancellation consequently does not apply to purchases of mutual fund shares.

Please note that there exist other unit-price setting and settlement period for external funds. External funds are distributed by DNB, but these funds are domiciled outside Norway. Especially long settlement period will occur during a shift between such funds. You are exposed to currency risk if you invest in funds which are denominated in other currencies than NOK, also during the settlement period. If you need any assistance, you may contact our Fund service center.

The undersigned confirms having been informed, or have chosen to execute this trade on the basis of his/her own evaluation of the terms, potential returns, risk and recommended saving horizon for the selected fund(s).

Place/date:	Signature (account holder):	ID:	Seller's/bank's sign./stamp Outlet/office:	Seller no: AD/AB no.:
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The general terms and conditions for purchasing units in our funds are set out below. For more detailed descriptions of our funds, please see our website, or contact Customer Service on telephone number 815 21 111 (prompts in Norwegian only) or by email ([fond@dnb.no](mailto:fond@dnb.no)) to order written material.

### Commissions and minimum purchase amounts

1. The minimum purchase amount applies to individual purchases and varies from fund to fund, from NOK 100 and up. For information about the minimum amounts for specific funds please contact us or check our website.
2. The minimum monthly purchase under a savings agreement is NOK 100 for most of the funds. The agreement can be cancelled at any time. To stop a pending payment, contact the bank by the day before the payment date. Online banking customers can cancel the agreement the date before the debit date by cancelling it directly from the account in the online banking service.
3. There are no purchase or redemption fees for funds provided by DNB Asset Management. Fees may be introduced, however, as a result of the revision of the Norwegian Mutual Fund Association's industry standards for buying and redeeming mutual fund units.
4. The management fees vary from fund to fund. The rates for equity and balanced funds range from 0.30 to 2.00%, while the rates for fixed income funds range from 0.10 to 0.80%.
5. A special form must be used for purchases exceeding NOK five million. The Norwegian version of the form can be downloaded from our website. Please contact us if you need an English version.

### Terms for paying for mutual fund shares from accounts held outside the DNB Group.

When payment for a purchase of mutual fund shares is to be made from a bank account held outside the DNB Group, the purchaser must give the bank one-time authorisation to debit the account in question. By signing the front page of the purchase form, the customer shall be deemed to have given such authorisation. One-time authorisation to debit an account is a service provided by Norwegian banks under an interbank agreement. The following applies with respect to the relationship between the payer and the payer's bank.

1. The terms of the service Payment Under One-Time Authorisation – Securities Trades are supplemented by those set out in account agreement; see in particular part C of the general terms and conditions for deposits and payments.
2. The charges for the Service Payment Under One-Time Authorisation – Securities Trades are set out in the bank's price list, the bank statement and/or communicated by other appropriate means. The bank will debit the relevant charges from the specified account.
3. The payer shall give the duly signed one-time authorisation form to the payee. The payee will give the debit instructions to its bank, which in turn will debit the payer's account in the latter's bank.
4. If the payer wishes to revoke the authorisation, he/she must first contact the payee. According to the Norwegian Financial Contracts Act, the payer's bank must be involved if the payer cancels a payment that has not been executed. Such cancellation may, however, constitute a breach of the agreement between the payer and the payee.
5. The payer may not issue a one-time authorisation for a payment that exceeds the then available balance on his/her account. The payer's bank will normally check the balance before processing the payment. If a payment exceeding the available balance is debited from an account, the account holder shall promptly cover the ensuing overdraft.
6. The payer's account will be debited on the specified debit date. If the debit date is not specified in the one-time authorisation, the account will be debited as soon as possible after the payee has given the payment instructions to his/her bank. Notwithstanding, the account will not be debited after the authorisation has expired. Payments will normally be credited to the payee's account between one and three business days after the specified debit date or date when the payment instructions were submitted.
7. If the payer's account is erroneously debited on the basis of a one-time authorisation, the payer shall be entitled to a refund of the debited amount in accordance with the account agreement and the Norwegian Financial Contracts Act.

Historic performance is no guarantee of future returns. Future returns depend on a number of factors such as market developments, the skills of the asset manager(s), the fund's risk profile and costs associated with purchasing and redeeming fund units and managing the fund. In periods the return may be negative due to declines in the prices of the fund's holdings.