

Borrowing Conditions of LHV Library

1. General Terms

- 1.1. AS LHV Pank (hereinafter **the Bank**) offers its customers the opportunity to borrow investments-related publications pursuant to the rules and procedure provided for in these borrowing conditions.

2. Registration

- 2.1. To use the library, it is necessary to register as a reader. Only a customer of the Bank shall be allowed to register.
- 2.2. To register as a reader, the customer of the Bank shall present an identification document.

3. Rules for borrowing

- 3.1. The reader shall generally be entitled to borrow books available in the library for a period of one month. The borrowing period for periodicals is generally one week. The Bank shall be entitled to set a shorter borrowing period for certain publications. It is not allowed to borrow over 3 publications at a time.
- 3.2. The reader shall be entitled to a one-time renewal of the due date, by sending a corresponding request to an e-mail address info@lhv.ee or by calling +372 6 800 400. The due date shall not be renewed if the due date has been already exceeded by 30 days or if a request has been placed on the publication by another reader.
- 3.3. If the reader has not returned the publication by the due date and has not requested a renewal of the due date or is in some other manner in breach of these borrowing conditions, additional publications shall not be lent to the reader nor the due dates renewed for other publications held by the reader.
- 3.4. No publications shall be lent to readers who have a debt due to the Bank arising from the client agreement or other agreements.

4. Confirmations of the reader

- 4.1. The reader represents and warrants that the use of the borrowed publications (incl. making copies of the publications) shall be in accordance with the Copyright Act.

5. Liability of the reader

- 5.1. If a publication is not returned in time, a fine for delay in the amount of 0.06 EUR per calendar day shall be implemented as of the first day following the due date until the date when the publication is returned.
- 5.2. The Bank shall be entitled to debit the reader's account opened in the Bank to cover the fine for delay.

- 5.3. In case a publication is lost, it shall be replaced by the same publication, unless agreed otherwise. Upon agreement with the Bank, the lost publication may be replaced by another publication of at least equal value or compensated in the sum specified by the Bank.

- 5.4. In case a publication is damaged, it shall be replaced by the same publication, unless agreed otherwise. Upon agreement with the Bank, the damaged publication may be replaced by another publication of at least equal value or compensated in the sum specified by the Bank.