

## Conditions for Publishing Articles on LHV Website

1. AS LHV Pank (hereinafter **the Bank**) enables the users of its website to publish articles (hereinafter **Article**) on investment-related subjects on the website.
2. The Article must be investment-related, objective, with logical argumentation, preferably topical, with correct sentence structure and conforming to the rules of orthography. The author may add illustrative pictures and graphics to the Article. The Article may not entail a recommendation for an investment strategy or qualify as an investment analysis as defined in the Securities Market Act.
3. The recommended length of the Article shall be 2500 – 4000 characters, including spaces.
4. In order to have the Article published, it must be sent to the Bank's editor. The Bank shall decide at its own discretion whether to publish the Article or not. Among other reasons, the Bank is entitled to refuse the publication of the Article, if:
  - 4.1.the Article fails to meet the requirements set out by these conditions;
  - 4.2.the Bank has reason to believe that the submitter is not the real author of the Article;
  - 4.3.the Bank finds that there are not sufficient references provided in the Article.
5. The Bank is not obligated to provide reasons for the refusal to publish the Article. Prior to the publication, the Bank shall be entitled to edit the Article.
6. The Bank shall not publish Articles which are off topic or the content of which is contrary to good practices, including Articles which are written in another person's name, are insulting, derogatory, vulgar, contain advertisement, incite to hatred, propagate illegal activity, etc.
7. The author of the Article shall be liable for the content of the Article, i.e. the author shall check each fact presented in the Article and observe that every position, view, comment, prognosis is in compliance with these conditions and legislation.
8. The Article, including any picture, graphic or other illustrative material must contain a reference to the materials used – if possible, the place of publication, the title, the date and the author of the work used shall be added to the Article. The aforementioned rules shall also apply in cases where the material has been obtained from news agencies, websites or other media.
9. The author shall guarantee that the Article does not infringe the rights - including copyright - of third parties. Should the Article infringe the rights of third parties, the author of the Article shall compensate the Bank for all damages caused by the infringement.
10. By submitting an Article to the Bank for publication, the author also authorizes the Bank to publish the Article in accordance with these conditions.
11. The Article may be published under the LHV username or the real name of the author, at the author's discretion.
12. The Bank shall not pay a fee (remuneration) to the author for the Article.