

LexisNexis Subscription Agreement

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The undersigned organization ("Customer") has entered into an agreement with CREDITINFO EESTI AS ("Alliance") for access to "Shared KYC Utility", "LexisNexis API", "Custom list check" service or "WebScreening" service. In connection therewith, Customer agrees that all access to and use of content made available by LexisNexis ("LexisNexis"), through (or in connection with) the Shared KYC Utility, "LexisNexis API", "Custom list check" service or "WebScreening" service shall be provided for media monitoring and evaluation purposes only and is subject to the terms and conditions provided in the General Terms and Conditions for Use of the LexisNexis Services (and updates thereof) available online at <https://www.lexisnexis.com/global/terms/en/nl/general-01052021.pdf> (the "General Terms").

In addition to 1.1 (e) of the General Terms, Customer is allowed to share the content as part of its legally obligatory Know Your Customer (KYC) process as it is established by the Anti-Money Laundering and Terrorism Financing legislation (implementing the requirements of EU directive 2015/849 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing) or between the members of one consolidation group. Legally obligatory KYC process means situations where one legal entity (the obliged person) has regulatory obligation to collect data on other legal or natural person (the customer) when establishing new business relations or during regular monitoring of the existing business relations this other person must share the data or confirm the correctness of the data collected.

Customer further agrees that the General Terms constitute and form a separate binding agreement between LexisNexis and Customer and that LexisNexis has the right to assert and enforce this Agreement, including the General Terms, directly on its own behalf. LexisNexis' consent to the terms of this Agreement shall be evidenced by providing Customer with the means to access LexisNexis Supplied Content.

LexisNexis expressly disclaims any and all liability with regard to Customer's access to and use of any materials retrieved from third party websites ("Web Materials") by and through Shared KYC Utility, "LexisNexis API", "Custom list check" service or "WebScreening" service. LN has not entered into a licensing agreement or linking agreement with the owners of the websites that provide Web Materials and makes no representation that it has the right to sublicense access to the Web Materials to Customer. Customer's use of the Web Materials including any distribution or redistribution thereof is solely at its own risk. Customer will indemnify and hold LexisNexis and its affiliates and its and their employees, officers, and directors ("Covered Party") harmless from any loss or damage suffered by a result of a third party claim brought against LexisNexis or another Covered Party as a result of Customer's use of Web Materials.

LexisNexis and Alliance are independent entities and neither is acting on behalf of, or has any right to bind, the other for any purpose or in any way. LN shall not be responsible for any actions, operations or business of Alliance, including, without limitation, errors or omissions that may be introduced into LN Licensed Content by Alliance. Alliance agrees that it will not make any claim or take any action against LN for or in connection with the actions, activities, negligence, operations or business of Alliance.

The following is a summary of AS CREDITINFO EESTI on the conditions for using the LexisNexis services

AS CREDITINFO EESTI gives its Client access to the following LexisNexis services:

- Shared KYC Utility;
- LexisNexis API;
- Custom list check;
- WebScreening.

By using LexisNexis services, the Client confirms that:

- he/she is aware that the use (including distribution and sharing) of the content, information and materials collected through the LexisNexis services is at the Client's own risk;
- he/she is aware that LexisNexis is not responsible for the content, information and materials collected by the Client using the access to LexisNexis services;
- he/she uses the content, information and materials obtained from LexisNexis services made available to it by AS CREDITINFO EESTI solely for the purpose of monitoring and evaluating the media;
- he/she is aware that LexisNexis does not have separate license agreements with the owners of websites providing web materials and is aware that LexisNexis does not have the right to sublicense access to the online materials to the Client;
- he/she is aware of the fact that, in addition to these conditions, the terms and conditions set out in the General Terms of Use of LexisNexis Services (and its original annexes and updates) (hereinafter referred to as the General Terms) apply;
- he/she has read the General Terms at the following web address: <https://www.lexisnexis.com/global/terms/en/nl/general-01052021.pdf>;
- he/she has understood LexisNexis service principles and its General Terms. He/she has read and understood the terms and conditions of the "LexisNexis Subscription Agreement" above;
- he/she is aware that the General Terms constitute a separate binding agreement between LexisNexis and the Client, and that LexisNexis has the right to apply these Terms, including the General Terms, to it accordingly;
- he/she is aware of its right to share the content and information of LexisNexis services with companies belonging to the same group as itself;

- he/she is aware of his/her right as well as his/her obligation to share the content and information of LexisNexis services with supervisory authorities, in accordance with the Money Laundering and Terrorist Financing Prevention Act, provided that LexisNexis services are part of its KYC process;
- he/she is obliged to refrain from any actions that could lead to third-party claims for damages against LexisNexis and AS CREDITINFO EESTI in connection with the use of content obtained through the services provided by LexisNexis;
- he/she is obliged to indemnify LexisNexis and/or AS CREDITINFO EESTI for the damage and claims of third parties arising from the illegal use of content, information and materials obtained through the LexisNexis services.