



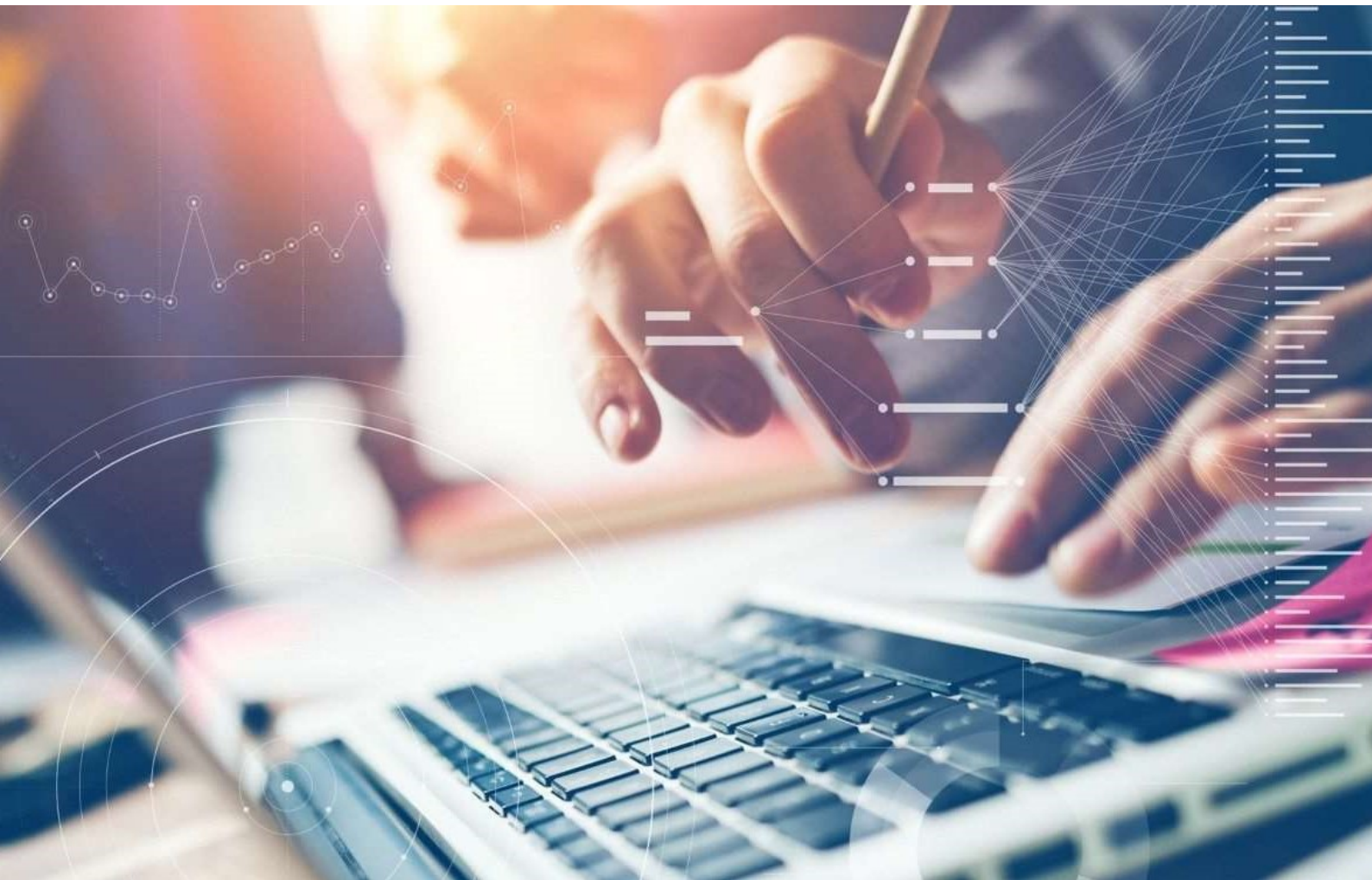
# AM Documentation

February 2024

Our documentation on important topics regarding the company

## **“Terms of use and privacy policy for private investors”**

These terms and conditions apply between Amuletum Invest AB (or Amuletum Invest), with org. nr 559376-7196, and the users (private investors) of the Amuletum Invest website, located at <https://www.amuletuminvest.com/>, with associated services. By becoming a user/customer you accept these terms. If you do not agree to the terms and conditions contained in the Terms of Use and Privacy Policy, please do not access, or otherwise use the site or any information contained herein. By user is meant all private investors who uses the Amuletum Invest website, and other information that is provided. If you are an institutional investor, you shall consult the “Terms of use and privacy policy for institutional investors”.



## **Membership policy**

### **1. Type of membership**

Private investors can become a user (member) of Amuletum Invest by subscribing to packages of services. Amuletum Invest provides four packages of services from which private investors can subscribe to: Amuletum Global Equities Sustainability, Amuletum Global Equities, Amuletum US Multi-Asset and Amuletum Super Private Investor.

### **2. Registration of membership**

To become a user, registration of an e-mail address and password is required. By registering, the member guarantees it is a physical- and legal person and that the member is over 18 years of age. It is not permitted for several people to share a membership.

### **3. Login details and password**

Each user creates their own username and password, and these details are personal to each individual user. It is not permitted to share login details and passwords with other people. Violation of this condition may result in immediate cancelation of the membership.

### **4. Payment, cancelation, and refund**

#### **4.1 General subscription information**

On Amuletum Invest there are four payment options the user can choose: Amuletum Global Equities Sustainability, Amuletum Global Equities, Amuletum US Multi-Asset and Amuletum Super Private Investor. Payment for subscriptions is handled by Stripe. Amuletum Invest does not store credit card information. All card details for a payment are saved with the payment provider.

##### **4.1.1 Monthly subscription**

When you pay for a subscription, membership will automatically continue from month to month until canceled. Unless you cancel your membership prior to the monthly renewal date, you agree that the next month's subscription fee will be charged to your payment method (See "Cancelation" below). You will find information about your membership in logged-in mode.

##### **4.1.2 Annual subscription**

When you pay for a subscription, membership will automatically continue from year to year until it is canceled. Unless you cancel your membership prior to the annual renewal date, you agree that the next year's subscription fee will be charged to your payment method.

#### **4.2 Payment methods for Monthly Subscriptions and Annual Subscriptions**

You can change the payment method or subscription by logging into the website. If a payment cannot be withdrawn because the payment method has expired, there are insufficient funds, or for any other reasons, and you do not change your payment method or close your account, we may suspend access to the Service until we have received a valid payment method. For certain payment methods, the issuer of your payment method may charge you a foreign transaction fee or other fees. Check with your payment method provider for more information.

#### **4.3 Cancelation of subscription**

You can cancel your subscription at any time. You will have continued access to the membership until the end of your monthly billing period. Amuletum Invest does not provide refunds or credits for months started. If you cancel your subscription, your account will be automatically closed at the end of your current billing period.

#### **4.4 Price changes and subscription changes**

It happens that we change our subscriptions and change the price of our service. However, any price

changes or changes to our subscriptions will not apply to you until 30 days after you have been notified by email.

## **5. Information Delivery**

The service consists of information delivered solely via Amuletum Invest website, and email.

## **6. Intellectual Property Rights**

All content and all intellectual property rights, e.g., portfolios, reports, investment strategies, services provided in general, trademarks, graphics, layouts, that appear on the website, or in its services and products belong to Amuletum Invest. The user has no right to directly or indirectly modify, copy, publish, display, reproduce or in other ways redistribute content that is forming part of Amuletum Invest's services, products or layout of its website.

## **7. Risks with financial instruments**

Investments in financial instruments are associated with financial risks and there are no guarantees that capital invested in financial assets will make a profit or be returned in the event of a sale. Historical returns are also no guarantee of future returns. The user is responsible for the risk himself and must therefore familiarize himself with the conditions that apply to trading in such instruments and the characteristics of the instruments. The user is aware that investment in financial instruments takes place at your own risk. Amuletum Invest cannot in any way be responsible for the investment decisions that the information provided on the website may give rise to.

## **8. Limitations of Liability**

### **8.1 On the portfolios, analyses, and stock picks services**

The analyses, portfolios, stock picks and other services provided by Amuletum Invest are for informational purposes only, for general dissemination, and do not constitute a recommendation or an offer or solicitation to purchase or sell any securities to any person in any jurisdiction in which an offer, solicitation, purchase, or sale would be unlawful under the securities laws of such jurisdiction. Reliance upon information contained in the analyses, portfolios and stock picks services provided by Amuletum Invest is at the sole discretion of the interested investor. Amuletum Invest hereby disclaims responsibility for any loss or damage of any kind based on the use of economic-financial analyses, portfolios, stock picks, documents and other information derived from the Amuletum Invest website, and its services and products.

### **8.2 On the services provided**

The user is solely responsible for the actions taken when using the services and the website. By accepting the terms of use, you agree to hold Amuletum Invest harmless for claims that third parties make against Amuletum Invest due to your use of the website. Furthermore, you agree to compensate Amuletum Invest for all losses and damages, whether direct or indirect, incurred by Amuletum Invest through your actions in violation of these terms.

### **8.3 On unauthorized access and modification**

Amuletum Invest is constantly working to ensure that the website, and related services and products are correct, and complete. Amuletum Invest cannot be held responsible for any errors that occur, or for any unauthorized access or modification of material published on the website.

### **8.4 On errors concerning payment methods**

Amuletum Invest cannot be held responsible for technical errors caused by third-party Bank cards and Internet banking.

## **9. Modification of Terms**

Amuletum Invest may from time to time make changes to these Terms or the Services. Please visit this information and check the terms periodically. If you continue to use the service after the changes

come into force, it means that you accept the change. The design of the service itself on the website can be changed without specific consent or notice.

## **10. Choice of law and dispute resolution**

Disputes arising from the agreement between the User and Amuletum Invest shall be settled in accordance with Swedish law in a general court. In applicable cases, according to what applies according to the National Board for Consumer Disputes' rules ("Allmänna Reklamationsnämnden"), the User has the opportunity to turn to the National Board for Consumer Disputes in the first instance to have the dispute heard.

## **11. On brokerage firms**

The User shall be responsible for the choice of its own brokerage firm to conduct any transactions of purchase/sale of securities. Amuletum Invest does not offer any recommendation and is not responsible for the choice(s) of the User. Amuletum Invest cannot be held accountable for any transaction errors or fraudulent services provided by third-party brokers.

## **12. Personal data**

### **12.1 Handling of personal data**

The User and Amuletum Invest agree that the User is the provider of the personal data and Amuletum Invest the collector of this personal data regarding all possible personal data that Amuletum Invest processes to fulfill its obligations under this Agreement. The user shall ensure that all measures required have been taken, (and will be taken on an ongoing basis when required), to ensure that Amuletum Invest's possible processing of such personal data takes place in accordance with applicable personal data legislation, including Regulation (EU) 2016/679 of the European Parliament and of the Council ("GDPR").

### **12.2 Saved personal data**

Amuletum Invest needs to save data about the user in order to manage membership and payments. The data that is saved is Username, and email address. Username and email address are needed for login and communication.

## **Privacy policy**

### **1. Consent to process personal data**

Amuletum Invest protects your personal privacy and strives to always protect your personal data in the best possible way. This policy helps you among other to understand what kind of information Amuletum Invest collects and how it is used. By accepting the policy on the Website in connection with a purchase of the services provided by Amuletum Invest, you consent to the processing of your personal data in accordance with this Privacy policy.

### **2. What personal data do we process and how do we use your personal data?**

We will process the personal data that you provide or have provided to us or that we have collected on the Website through cookies to administer your purchases and fulfill our commitments to you as a customer. The personal data that Amuletum Invest processes are Username, and e-mail address. Username and e-mail address are needed for login, purchase and communication. The data can also be used for customer surveys, newsletters and for internal statistical purposes. The data can also be used for e-mail dispatches, if you have not objected to this. You can contact us at any time to stop marketing to you as a customer. If all or parts of Amuletum Invest's operations are sold or integrated with other operations, your personal data may be disclosed to our advisors, any buyer and their advisors, and passed on to the new owner of the business.

### **3. How do we protect your personal data?**

To keep the personal data we process in safe custody, we have taken several security measures: We have certification technology (SSL) for browsers and strong one-way encryption of passwords. We use appropriate technical and organizational measures to protect the personal data that is processed. However, Amuletum Invest can never guarantee 100% security for the information you register with us.

### **4. How long are my personal data saved?**

If you have agreed to be a registered customer/member of Amuletum Invest, your data will be saved until you unregister. You can unregister as a customer at any time through Amuletum Invest platform. We do not save personal data for longer than is necessary with regards to the purpose of the collection according to these terms.

### **5. Access to your personal data**

You have, according to current personal data legislation, the right to be notified once per calendar year for free of what personal data is being processed about you, regardless of how it was collected. If you want such information, you should submit a written request to us. According to current personal data legislation, the request must be sent signed by you by post to the address specified on the Website. It can therefore not be sent by e-mail. You have the right to revoke a given consent to the processing of personal data at any time.

### **6. Links**

The website may contain links to other websites. This Privacy Policy applies only to the Website. When you are linked to another website, you should read the personal data policy that applies to that page. Note that Amuletum Invest is not responsible for other websites' processing of your personal data.

### **7. Changes in Privacy Policy**

Amuletum Invest reserves the right to make changes to this Privacy Policy at any time to the extent that the changes are necessary to remedy disturbances or to meet new legal or technical requirements. Any changes to this Privacy Policy will be posted on the Website.

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AM Documentation leverages Amuletum Invest AB's expertise and provides key information about its products and services.

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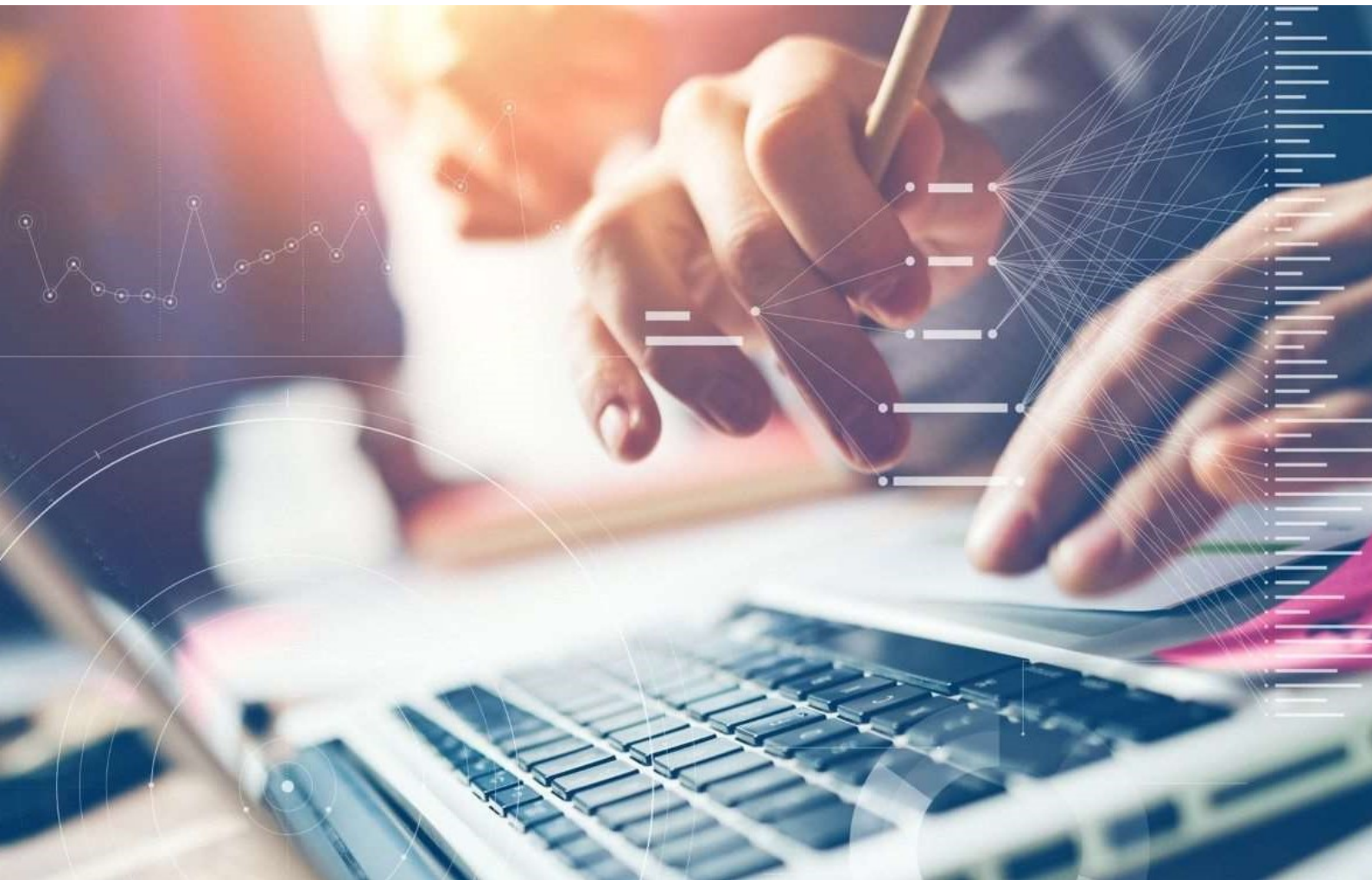
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## **Membership policy**

### **1. Type of membership**

Institutional investors can become a user (member) of Amuletum Invest by signing a contract (agreement) with Amuletum Invest to receive the services that are tailored to institutional investors. More specifically, Amuletum Invest can act as an outsourced investment manager (CIO), providing investment strategy solutions and portfolio management services, in addition to its research-based analyses (reports) and investor support services to the user.

### **2. Registration of membership**

To become a user, registration of a valid institutional e-mail address and password is required. By registering, the member guarantees it is a legal institution and the user affiliated with the institution is over 18 years of age. It is not permitted for several people from the same institution to share a membership.

### **3. Login details and password**

Each user creates their own username and password, and these details are personal to each user. It is not permitted to share login details and passwords with other people / institutions. Violation of this condition may result in immediate cancellation of the membership and contract.

### **4. Payment, cancellation, and price corrections**

#### **4.1 Payment information**

Payments established in an agreement between Amuletum Invest and the user are made monthly, through monthly invoices sent by Amuletum Invest to the user (institution). The price for the services provided by Amuletum Invest to the user is specified in the agreement.

#### **4.2 Cancellation policy**

Any cancellation policy regarding an agreement between Amuletum Invest and the user is specified in the agreement, but any cancellation must be made with at least three months period notice after the completion of the first year of the agreement. Any payments made prior to the end of the agreement will not be refunded.

#### **4.3 Extra fees in case of missed payment**

In case a payment of an invoice is missed, a fee of 15% of the value of the invoice payment will be charged in the invoice of the next payment.

#### **4.5 Price for services**

Prices for the services provided by Amuletum Invest to the user (institution) are established in the agreement.

### **5. Information Delivery**

The service consists of information delivered via Amuletum Invest website, email, as well as through pre-scheduled online meetings.

### **6. Intellectual Property Rights**

All content and all intellectual property rights, e.g., portfolios, reports, investment strategies, services provided in general, trademarks, graphics, layouts, that appear on the website, or in its services and products belong to Amuletum Invest. The user has no right to modify directly or indirectly, copy, publish, display, reproduce or in other ways redistribute content that is forming part of Amuletum Invest's services, products, or layout of its website.



## **7. Risks with financial instruments**

By signing an agreement with Amuletum Invest, the user is aware of the risks associated with investments in financial instruments and that there are no guarantees that the capital invested in financial assets will make a profit or be returned in the event of a sale. Historical returns are also no guarantee of future returns. In case of capital losses, Amuletum Invest is not responsible for any refunds of the lost capital.

## **8. Limitations of Liability**

### **8.1 On the portfolios, analyses, and services**

By signing an agreement with Amuletum Invest, Amuletum Invest will do the best of its capabilities to provide the agreed services of the highest quality to the user. However, the user is aware that reliance upon the investment strategy solutions and portfolio management services, research-based analyses (reports) and investor support services provided by Amuletum Invest is at the sole discretion of the user, and Amuletum Invest hereby disclaims responsibility for any loss or damage of any kind based on the use of the services provided, as well as other information derived from the Amuletum Invest website, and its services and products.

### **8.2 On the services provided**

By accepting the terms of use, you agree to hold Amuletum Invest harmless for claims that third parties make against Amuletum Invest due to your use of the website and services. Furthermore, you agree to compensate Amuletum Invest for all losses and damages, whether direct or indirect, incurred by Amuletum Invest through your actions in violation of these terms.

### **8.3 On unauthorized access and modification**

Amuletum Invest is constantly working to ensure that its website, and related services and products are correct, and complete. Amuletum Invest cannot be held responsible for any errors that occur, or for any unauthorized access or modification of material published on the website.

### **8.4 On errors concerning payment methods**

Amuletum Invest cannot be held responsible for technical errors caused by third-party banks and Internet banking.

## **9. Modification of Terms**

Amuletum Invest may from time to time make changes to these Terms or the Services. Please visit this information and check the terms periodically. If you continue to use the service after the changes come into force, it means that you accept the change. The design of the service itself on the website can be changed without specific consent or notice.

## **10. Choice of law and dispute resolution**

Disputes arising from the agreement between the User and Amuletum Invest shall be settled in accordance with Swedish law in a general court. In applicable cases, according to what applies according to the National Board for Consumer Disputes' rules ("Allmänna Reklamationsnämnden"), the User has the opportunity to turn to the National Board for Consumer Disputes in the first instance to have the dispute heard.

## **11. On brokerage firms**

Amuletum Invest cannot be held accountable for any transaction errors or fraudulent services provided by brokers used by the User.

## **12. Personal data**

### **12.1 Handling of personal data**

The User and Amuletum Invest agree that the User is the provider of the personal data and Amuletum Invest the collector of this personal data regarding all possible personal data that Amuletum Invest

processes to fulfill its obligations under this Agreement. The user shall ensure that all measures required have been taken, (and will be taken on an ongoing basis when required), to ensure that Amuletum Invest's possible processing of such personal data takes place in accordance with applicable personal data legislation, including Regulation (EU) 2016/679 of the European Parliament and of the Council ("GDPR").

## **12.2 Saved personal data**

Amuletum Invest needs to save data about the user to manage membership, payments, and the agreement between Amuletum Invest and the user. By signing an agreement with Amuletum Invest, the user is aware of and agrees with it.

## **Privacy policy**

### **1. Consent to process personal data**

Amuletum Invest protects your personal privacy and strives to always protect your personal data in the best possible way. This policy helps you among other to understand what kind of information Amuletum Invest collects and how it is used. By accepting the policy on the Website in connection with the agreement between Amuletum Invest and the user, the user consents to the processing of its personal data in accordance with this Privacy policy.

### **2. What personal data do we process and how do we use your personal data?**

We will process the personal data that you provide or have provided to us or that we have collected on the Website through cookies to administer the user's membership and fulfill our commitments to the user as a customer. The personal data that Amuletum Invest processes are Username, e-mail address, phone number and data required to fulfill the agreement between Amuletum Invest and the user. The data can also be used for customer surveys, newsletters, communication with the user, and for internal statistical purposes. The data can also be used for e-mail dispatches if you have not objected to this. You can contact us at any time to stop marketing to you as a customer. If all or parts of Amuletum Invest's operations are sold or integrated with other operations, your personal data may be disclosed to our advisors, any buyer, and their advisors, and passed on to the new owner of the business.

### **3. How do we protect your personal data?**

To keep the personal data, we process in safe custody, we have taken several security measures: We have certification technology (SSL) for browsers and strong one-way encryption of passwords. We use appropriate technical and organizational measures to protect the personal data that is processed. However, Amuletum Invest can never guarantee 100% security for the information you register with us.

### **4. How long are my personal data saved?**

If you have agreed to be a registered customer/member of Amuletum Invest, your data will be saved until the end of the agreement. We do not save personal data for longer than is necessary with regards to the purpose of the collection according to these terms and the agreement.

### **5. Access to your personal data**

You have, according to current personal data legislation, the right to be notified once per calendar year for free of what personal data is being processed about you, regardless of how it was collected. If you want such information, you should submit a written request to us. According to current personal data legislation, the request must be sent signed by you by post to the address specified on the Website. It can therefore not be sent by e-mail. You have the right to revoke a given consent to the

processing of personal data at any time.

## **6. Links**

The website and emails between Amuletum Invest and the user may contain links to other websites. When you are linked to another website, you should read the personal data policy that applies to that page. Note that Amuletum Invest is not responsible for other websites' processing of your personal data.

## **7. Changes in Privacy Policy**

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AM Documentation leverages Amuletum Invest AB's expertise and provides key information about its products and services.

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