

## **LEGAL AND RISK INFORMATION**

An investment in funds is associated with risk. Historical returns are not a guarantee of future returns. The money invested in funds may increase or decrease in value and there is no guarantee that you will be repaid all of your deposited capital. Historical returns and current index values are no guarantee of future outcomes. Carnegie Fonder cannot guarantee your chosen funds will not decrease in value.

International investments, particularly those on new markets, are normally associated with a higher level of risk (as well as greater possibilities of returns) than investments in Swedish securities. These risks include both political and economic uncertainty in other countries as well as currency fluctuations. These risks are particularly high on new markets since these countries may have relatively unstable governments and immature markets and economies. For additional information a complete information sheet and simplified prospectus can be downloaded from the presentation page for each fund.

The information given on the Application Form, signed by the client, and in the latest Information Sheet and Fund Statutes applies to fund investments with Carnegie Fonder. The client must be aware of the contents of these documents.

### **CARNEGIE FONDER'S INTERNET SITE**

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Nothing on the website should be construed as a solicitation or recommendation to acquire or dispose of any investments or to engage in any other transactions. Relevant and specific professional advice should always be obtained before making any investment decision. Making investment decisions always involves risk-taking and every such decision is made independently by the client on his own responsibility.

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All information, offers and services provided on this website are intended to be available only to persons and entities resident within the European Union and the European Economic Area and in Switzerland. No material made available on this website is thus directed to any person or any entity in the United States, Canada, Japan or Australia or any other country where the publication or availability of the material is prohibited or restricted in any way. Should any such person or company nonetheless accept offers from Carnegie Fonder, of whatever kind they may be, they may be disregarded. Swedish law applies to information provided on this website and disputes pertaining to this website shall be resolved exclusively in a Swedish court.

Fund prices stated on Carnegie Fonder's Internet pages are updated regularly. The prices stated on Carnegie Fonder's Internet pages are indicative, which means that the prices may change, and it is therefore not certain that the prices are correct. Correct prices are published on the morning of the subsequent day. Since sales and redemptions of fund units take place at a price unknown to the client, the prices stated on Carnegie Fonder's Internet pages may differ from the prices obtained by Carnegie Fonder's clients.

The information on Carnegie Fonder's internet site may be changed at any time – without notification on the site or in any other way.

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However, Carnegie Fonder's Internet pages or parts of the information contained in them may be saved to your computer and may be printed out for your own use. (Clients should in particular save or print the rules – Information Sheets etc – that regulate trade in the fund units.)

## **CHANGES TO THIS INFORMATION**

Carnegie Fonder may at any time make changes to the information on this page. This page should therefore be checked regularly when you visit Carnegie Fonder's Internet pages.

## **PROCESSING OF PERSONAL DATA – GDPR**

Carnegie Fonder AB is the Data Controller for the processing of personal data within the confines of Carnegie Fonder's business. Personal data is processed for the purposes of preparing, administering and performing the contract with the Client and to enable Carnegie Fonder to perform its obligations under Swedish and foreign law, regulations or agreements/terms and conditions for a particular fund unit. To ensure that registered information is current and accurate, personal data is verified, supplemented and updated on a regular basis using personal data from other private and public registers, such as Statens Personadressregister (SPAR, the Swedish personal address register) or the register of beneficial owners kept by Bolagsverket (the Swedish Companies Registration Office). When a client relationship is established and when transactions are executed, Carnegie Fonder will check personal data against EU sanction lists to verify that the client relationship can be established and the transaction executed.

Personal data may be processed for the purpose of ensuring network and information security and, unless the client has requested the stop of direct advertising (see more about direct advertising below) for marketing purposes (including by telephone, e-mail, postal mailings and electronic mailings). Personal data is also used as input information for marketing and client research, business and method development and statistics and risk management.

Carnegie Fonder processes personal data based on the lawful grounds of: consent; the performance of a contract; taking steps prior to entering into a contract; compliance with legal obligations; and the purposes of the legitimate interests pursued by Carnegie Fonder. Personal data may, for the stated purposes and in compliance with rules on confidentiality, be shared with and processed by other parties such as Data Processors, public authorities, parties that maintain databases and registers, consultants, auditors, other service providers and other companies with which Carnegie Fonder cooperates.

Personal data is stored as long as the purpose of the processing of personal data exists. Thereafter, the data will be deleted unless otherwise required under mandatory rules on the retention of information, such as the Swedish Investment Funds Act, the Swedish Act on Measures against Money Laundering and Terrorist Financing (five years) and the Swedish Bookkeeping Act (seven years).

The Client has the right to access information about the personal data that Carnegie Fonder processes (register excerpt). The request must be made in writing to Carnegie Fonder, Dataskyddombud, 103 38 Stockholm. The Client has the right to have inaccurate, incomplete or misleading personal data rectified and the right to request limitation of the processing of the personal data until the data has been changed. The Client has the right to withdraw consent and, to the extent provided under applicable law and contracts the Client has entered into, the Client has the right to erasure ("the right to be forgotten"). The Client has the right to lodge complaints to Datainspektionen (the Swedish Data Protection Authority, [www.datainspektionen.se](http://www.datainspektionen.se)) regarding the processing of personal data by Carnegie Fonder.



The Client has the right to object at any time and at no cost to the processing of personal data by Carnegie Fonder in relation to direct marketing by contacting Carnegie Fonder. If the Client so objects, personal data will no longer be processed for this purpose. The Client may opt out of receiving marketing communications sent by email by clicking the “unsubscribe” link found at the bottom of the distributed newsletter.

Questions regarding Carnegie Fonders handling of personal data may be sent to [DPO@carnegiefonder.se](mailto:DPO@carnegiefonder.se)

## COMPLAINTS

A complaint is where a client has expressed concrete dissatisfaction with an individual matter related to a financial service or product. Complaints should be submitted in writing to the complaints officer. Guidance in conjunction with any complaints is offered by the Konsumenternas Bank- och finansbyrå and the Swedish Consumers Insurance Bureau (Konsumenternas Försäkringsbyrå) and via local authority consumer guidance. If a complaint is rejected the client may have the dispute reviewed by consulting the Swedish National Board for Consumer Complaints (Allmänna reklamationsnämnden, ARN) or in the courts. However the ARN will not deal with matters that require verbal presentation of evidence.

[Swedish Consumers' Banking & Finance Bureau](#)

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Complaints Officer – Jens Lindskog

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