

GENERAL TERMS OF BUSINESS 30 JUNE 2026

1. General

Inventio Attorneys Ltd (“**we**” or “**us**”) provides legal services to its clients subject to these general terms of business. These terms apply to all our assignments and take precedence over our client’s general procurement or other contractual terms, unless otherwise agreed in writing.

Our services are primarily aimed at corporate and business entities and generally concern legal matters in trade and industry. If we exceptionally agree to accept an assignment from a private person that is unrelated to that person’s business or professional activities, these general terms of business apply insofar as mandatory legislation or other rules binding on us do not require otherwise.

We give legal advice based solely on Finnish law in relation to each assignment. Any views we express on foreign law should be verified with a local law firm. We do not give business or commercial advice and are not responsible for the tax consequences of an assignment.

2. We adhere to the Code of Conduct of the Finnish Bar Association

We adhere to the Code of Conduct of the Finnish Bar Association in all our activities.

All our personnel are, for their part, obliged to comply with the laws, ethical guidelines and rules applicable to the legal profession, including the Code of Conduct adopted by the Finnish Bar Association (asianajajat.fi).

As part of the Code of Conduct, we check for potential conflicts of interest before accepting each individual assignment. As a result, we may have to decline an assignment or a client relationship without always being able to explain the reason for this in detail.

We are required by law to identify our clients, their representatives and beneficial owners, and where necessary to establish the origin of funds, in order to prevent money laundering and terrorist financing and to ensure compliance with sanctions. For this purpose, we may request further information and verify it against external sources. Suspicious assignments or breaches of sanctions regulations may give rise to an obligation to report to the authorities and to terminate the assignment, and the law does not permit us to inform the client of any such suspicions or reports. We are

not liable to compensate any damage that may arise from our compliance with the obligations described above.

3. What we expect from our client

The practice of law requires deep trust between the lawyer and the client. Our client must be able to trust us, and we must be able to trust our client without reservation. In return, we undertake to promote our client’s interests loyally and to the best of our ability, free from any conflicting interests.

As a rule, we do not accept a matter where we consider that our client is clearly and obviously in the wrong. Instead, we give our client our reasoned view and advise the client either to settle the matter or, if the client so wishes, to turn to another service provider.

We require our client to contribute, for its part, to the smooth running of our cooperation, including by

- providing comprehensive, accurate and correct information and the necessary documents both before the assignment begins and later while we are carrying it out,
- responding promptly to our requests for further information and instructions concerning the assignment, and
- informing us without delay of any changes in circumstances relevant to the assignment.

Our client must raise any complaints regarding the services we have provided without delay and, in any event, no later than six (6) months from the action or procedure to which the complaint relates. If no complaint is raised within this period, the Client shall forfeit its right to invoke any error or other circumstance based on such action or procedure.

4. Electronic communication and technology

In line with common business practice, the exchange of information and documents by electronic means, most often by ordinary (unencrypted) email, has become the primary way in which we also communicate with our clients in connection with assignments. We may also use other technical tools, electronic services, platforms and artificial intelligence (“**Technology**”) in carrying out assignments.

Although email communications are protected in Finland by the constitutional guarantee of the confidentiality of correspondence, and the Technology we use has been

carefully selected from reliable providers, their use inevitably involves certain data security risks that cannot be entirely ruled out, even with high-quality technical solutions. We assume that our client is aware of and accepts this.

Our client must notify us in advance if the client does not accept the use of Technology or electronic communication. In that case, however, we will need to assess whether we are able to carry out the assignment.

We are not liable for damages relating to the use of Technology or electronic communication, unless the damage is caused by a wilful or grossly negligent breach of our professional obligations under the assignment.

5. Our basis for charging

We are probably not the cheapest law firm in town, but nor are we the most expensive. In general, what one seeks in any undertaking is to have it done a) well, b) cheaply and c) quickly. However, only two of these can be achieved at the same time. We strive to be one of the most cost-effective operators in our field.

The fee we charge for an assignment is based on the time we spend carrying it out. The smallest billable unit of time is 15 minutes. The hourly rate applied to a particular assignment may be affected by the nature and urgency of the matter, an exceptionally large amount at stake, or any special expertise the matter may require. What matters is that the hours billed have been used effectively.

Any overall fee estimates we may provide on request are indicative only, unless we have expressly agreed otherwise.

Necessary costs and other special charges incurred in carrying out the assignment, such as travel expenses, any expert opinions, official fees, and copying costs exceeding what is customary, are charged separately.

Value added tax in force from time to time will be added to fees and other charges upon invoicing.

6. Invoicing

We invoice our client monthly in arrears, unless expressly agreed otherwise. This also applies to litigation matters. Timely payment of invoices is a fundamental requirement for us. We reserve the right to request a reasonable retainer from our client at any time in respect of fees and costs.

Invoiced amounts fall due in full on the due date stated on the invoice, which is 14 days from the date of the invoice,

unless expressly agreed otherwise. If an invoice is not paid by the due date, default interest under the Finnish Interest Act will also be charged from the due date.

In addition to what is provided in the Code of Conduct of the Finnish Bar Association, we reserve the right to suspend or discontinue our work if our client fails to pay our invoice despite our reminder.

Our client may be able to have legal costs reimbursed under legal expenses insurance. Our client is responsible for making the claim notification and applying for compensation from its insurer itself. The existence or content of any legal expenses insurance does not affect the content of the client relationship. Our client remains liable for the invoice also to the extent that the measures taken are not covered by legal expenses insurance. The limitations of legal expenses insurance do not in any way limit or postpone our client's payment obligation. We invoice our client directly even where the opposing party or another party is ordered to reimburse our client's legal costs. Our client remains liable for the invoice also to the extent that costs are not, under a court decision, payable by the opposing party. Even if the insurer reduces the amount of fees reimbursed to our client under the insurance, or if a court reduces the amount of legal costs the opposing party is ordered to pay, this does not affect our right to invoice our client the fees payable in accordance with our terms of business. The foregoing provisions concerning legal expenses insurance shall apply, as appropriate, to any benefit available to our client under a liability insurance policy.

Private persons may be able to have legal costs covered from public funds (legal aid). It is our client's own responsibility to establish whether the requirements for obtaining legal aid are met. As a rule, we do not handle assignments based on legal aid, but we are happy to recommend distinguished fellow lawyers at other law firms who handle legal aid matters.

We recognise that our approach as described above may seem strict and may differ from the practices of many other law firms. We therefore encourage our client, where necessary, to turn to another lawyer if the client does not wish to proceed on the basis described above.

7. Intellectual property rights

Copyright and other intellectual property rights in the results of our work remain with us. Our client is, however, entitled to use the results of the work carried out for the client for the purpose agreed in the assignment.

8. Archiving

We retain documents and information relating to assignments in accordance with the guidelines of the Finnish Bar Association, as a rule in digital form. We reserve the right to delete materials relating to assignments in our possession 10 years after the assignment has ended.

9. Termination and completion of the assignment

The client relationship concludes without a notice of termination once all obligations relating to the assignment have been fulfilled.

We are entitled to withdraw from an assignment in accordance with the Code of Conduct of the Finnish Bar Association.

Our client is entitled to terminate the assignment with immediate effect by notifying us in writing. A private person as our client is further entitled to cancel an agreement concluded by means of distance communication by notifying us within 14 calendar days of receiving the assignment confirmation, unless performance of the assignment has begun with our client's consent.

Our client undertakes to sign any documents that may reasonably be required to terminate or cancel the assignment, and to pay our fees and costs accrued before the notice of termination or cancellation.

10. Data protection

We regularly process personal data while carrying out assignments. Further information about our processing of personal data and about the data subject's rights is available in the privacy notice in force from time to time on our website (inventio.fi).

11. Governing law and dispute resolution

Our assignments are governed by the laws of Finland, excluding its conflict of laws rules and principles.

Disputes arising from assignments shall be finally settled by arbitration in accordance with the Arbitration Rules of the Finland Chamber of Commerce. The number of arbitrators shall be three. The seat of arbitration shall be Helsinki. The language of the arbitration shall be Finnish.

Notwithstanding the above, we are entitled to bring undisputed claims before the Helsinki District Court or the district court of our client's domicile or another competent court.

Our client is further entitled to lodge a complaint about our conduct, or to refer any dispute concerning our legal fees, to the Supervisory Board of the Finnish Bar Association.

A private person as our client may refer an unresolved dispute to the Consumer Disputes Board (kuluttajariita.fi), having first contacted the Consumer Advisory Service (kkv.fi/kuluttajaneuvonta).

12. Limitation of liability

Our maximum financial liability in connection with an assignment is in all cases limited to damage caused by professional error and, as to amount, to a maximum aggregate of five hundred thousand euros (EUR 500,000).

We are never liable for indirect or consequential damages or losses, for third-party claims, or for damages arising from the use of our advice or documents for a purpose other than their original purpose.

Our liability shall be reduced by the amount our client receives, or is entitled to receive, under insurance or other compensation. If a claim is based on a claim by a third party or an authority, we or our insurer is entitled to respond to it and to settle it on our client's behalf. If our client settles a matter without our consent, the client waives its claims against us. As a condition for obtaining compensation, our client shall assign to us or our insurer its right of recourse against the third party.

We hold professional liability insurance with *IF P&C Insurance Ltd (publ)*.