



INFORMATION ON INVESTERINGSSPARKONTO

 **RoboMarkets**

ROBOMARKETS LTD
169-171 Arch. Makarios III Ave., floor 8,
3027, Limassol, Cyprus



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WHAT IS AN INVESTERINGSSPARKONTO?

The Investeringssparkonto is a flat-rate taxed form of savings that is available to private individuals and estates. The form of savings is voluntary and is an alternative to saving in securities in a regular depository which is subject to conventional taxation. An Investeringssparkonto cannot be held jointly with another person. The Investeringssparkonto can for tax purposes be described as a collective saving of approved capital investments, including deposits. As the holdings in the Investeringssparkonto are taxed at a flat rate, you can deposit money into the account and trade in financial instruments and reallocate these without having to report every capital gain or capital loss in your tax return. In order for you to be able to decide whether it is an advantage for you to place your savings in an Investeringssparkonto compared to other forms of savings, it is important that you consider a number of factors such as your assessment of market development, your savings horizon, which securities you want to save in and your personal financial circumstances in general. The Investeringssparkonto Act and the Terms and Conditions for Investeringssparkonto specify the framework for which assets may be kept in the Investeringssparkonto and how transfers of assets to and from the account may take place. However, it is general civil law provisions and principles that determine who owns and who is entitled to the assets held in an Investeringssparkonto. Furthermore, customary rules apply regarding how RoboMarkets must handle customers' assets, etc. Funds deposited into an Investeringssparkonto with RoboMarkets are held in segregated client fund accounts in accordance with current EU legislation and are covered by investor protection under the Cyprus Investors Compensation Fund.

HOW DOES IT WORK?

To open an Investeringssparkonto with RoboMarkets, you must enter into a separate Investeringssparkonto Agreement. The account includes partly a deposit of financial instruments and partly deposits. The assets that belong to and are kept in the Investeringssparkonto in this way are reported as a unit for tax purposes.

WHAT FEES ARE CHARGED?

RoboMarkets does not charge any specific fee for the Investeringssparkonto. Information about commission and other fees applicable is available on RoboMarkets website www.robomarkets.com.cy/se.

HOW ARE THE SAVINGS TAXED?

Assets attributable to the Investeringssparkonto are taxed at a flat rate. This means that you, as the account holder, are not taxed based on actual income and expenses on the assets held in the Investeringssparkonto. Instead, a standard tax is paid which is calculated on the basis of a so-called capital base which is based on the market value of the assets held in the account.

The capital base for a given tax year amounts to a quarter of the sum of the market value of:

1. Assets which at the beginning of each quarter during the year are held in the Investeringssparkonto¹.

¹ However, not other non-approved assets than those that can be stored in the Investeringssparkonto with the support of Section 17 of the Investeringssparkonto Act.



2. Cash that is deposited into the Investeringssparkonto during the year.

The tax basis for an Investeringssparkonto must be calculated by multiplying the capital base by the government loan interest on 30 November of the previous year increased by 1 percentage point. At a minimum, the tax basis must be calculated at 1.25 percent of the capital base. This results in a tax basis that must be reported for taxation - regardless of whether the value of your holdings in the Investeringssparkonto increases or decreases. RoboMarkets calculates and reports the tax basis to the Swedish Tax Agency. As stated above, deposits to the Investeringssparkonto increase the capital base and thus the capital base on which the tax is calculated. When it comes to interest on deposits, there is also a special rule which in some cases can lead to double taxation. If the interest rate that was the basis for calculating the interest exceeded the government loan interest on 30 November of the previous year, the interest must be taxed in the conventional manner at the same time as the cash funds are included in the capital base. However, this special rule does not apply to interest investments that you make in the form of financial instruments such as fixed income funds or listed bonds. For persons with limited tax liability in Sweden, special tax rules apply. It is therefore important that you inform RoboMarkets if your tax residence changes, e.g. when moving abroad. You should be aware that the assets held in your Investeringssparkonto will then no longer be subject to fixed-rate taxation.

HOW IS THE TAX COLLECTED?

RoboMarkets does not make any preliminary tax deductions on the Investeringssparkonto, but must annually submit control information to the Swedish Tax Agency on the size of the tax basis. In your tax statement, the capital base is then reported as ordinary capital income from which you can make interest deductions, etc. A surplus in the capital income category is taxed in the usual way at 30 percent and a deficit in the capital income category can result in a tax reduction. The Swedish Tax Agency determines the final tax as shown in the final tax notice. Other taxes may also be payable on your holdings, for example foreign withholding tax on dividends.

WHAT INVESTMENTS RESTRICTIONS APPLY?

In an Investeringssparkonto, you can invest in such investment assets that RoboMarkets allows, i.e. approved investment assets. You can also deposit cash into the account, in such currencies that RoboMarkets allows. In exceptional cases, you can also store other types of investment assets and so-called non-approved assets in your Investeringssparkonto for a limited time. According to the Investeringssparkonto Act, the following constitute investment assets:

1. Financial instruments admitted to trading on a Regulated Market or equivalent market outside the EEA (e.g. NASDAQ).
2. Financial instruments traded on an MTF platform within the EEA (e.g. First North).
3. Shares in securities funds and special funds (fund units).

Financial instruments mean, for example, shares, bonds and other ownership rights or claims that are issued for general circulation. The assets that make up RoboMarkets approved investment assets and that can be traded and held in an Investeringssparkonto with RoboMarkets can be found at <https://stockstrader.robomarkets.com/>. According to the Investeringssparkonto Act, the following are examples of non-approved assets:

1. Financial instruments that do not meet the trading requirement (e.g. unlisted shares and bonds).
2. Financial instruments which, in relation to you, are covered by the special taxation rules for qualifying shares regarding limited companies (Chapter 57 of the Income Tax Act).
3. Financial instruments issued by a company in which you and your relatives, directly or indirectly, have significant ownership interests (together corresponding to at least 10 percent of the votes or capital).



4. Shares in foreign funds that do not correspond to Swedish securities funds and special funds.

As a general rule, you may therefore not keep non-approved assets in your Investeringsparkonto. You may also not keep such investment assets that RoboMarkets does not approve. You should pay particular attention to the fact that holding non-approved assets or assets that RoboMarkets has not approved in your Investeringsparkonto contrary to what is stated above can result in your Investeringsparkonto being immediately terminated, which means that the assets are no longer subject to fixed-rate taxation (see below).

CAN EXISTING SAVINGS BE TRANSFERRED TO THE INVESTERINGSSPARKONTO?

You may not transfer existing savings to your Investeringsparkonto with RoboMarkets from another institution.

HOW CAN YOU WITHDRAW/MOVE SAVINGS FROM THE INVESTERINGSSPARKONTO?

You can withdraw your savings in the form of cash from the Investeringsparkonto at any time. Withdrawal of savings in the form of investment assets from the Investeringsparkonto is limited by law. You can sell investment assets held in the Investeringsparkonto at any time, e.g. on a regulated market. However, it is not permitted to move investment assets from the flat-taxed area to a repository that does not constitute an Investeringsparkonto. This means that if, for example, you want to move a stock from the Investeringsparkonto to an account that does not constitute an Investeringsparkonto, you must first sell the stock in the Investeringsparkonto and then buy the corresponding shares in another account. Non-approved assets that are temporarily stored in the Investeringsparkonto are disposed in the manner the Company directs on a regulated market or an MTF platform. By agreeing to the Terms and Conditions for Investeringsparkonto, you give RoboMarkets a permission that can be used to sell non-approved assets in your name that may not be held in the Investeringsparkonto except for a limited time.

HOW CAN YOU TERMINATE THE INVESTERINGSSPARKONTO?

You can terminate your Investeringsparkonto at any time by contacting RoboMarkets. However, before the account is closed, the assets and cash held in the Investeringsparkonto must be moved to another Investeringsparkonto with another Investment Company or sold and then the cash transferred to another account. The Investeringsparkonto Act also contains provisions which mean that the Investeringsparkonto must immediately terminate in certain situations. This applies e.g. if you or RoboMarkets violate the law's provisions on the transfer of financial instruments from the Investeringsparkonto. When the Investeringsparkonto is terminated, the assets become subject to conventional taxation and, as a general rule, receive an acquisition value that corresponds to the market value of the date when the Investeringsparkonto is closed.

WHERE CAN YOU FIND MORE INFORMATION?

For detailed rules on acquisitions, storage and transfer of investment assets and non-approved assets, please refer to the Terms and Conditions for Investeringsparkonto and the Act (2011:1268) on Investeringsparkonto. Information about which approved investment assets that RoboMarkets allows at any given time in your Investeringsparkonto is available on <https://stockstrader.robomarkets.com/>