

Terms and conditions

1. Committing to terms of use

Please carefully read these terms of use before accessing Sampo plc's ("Sampo") internet site ("internet site") available at www.sampo.com/annualreport (ar2015.sampo.com). By accessing the internet site, the user indicates that they agree with

and commit to these terms of use when using the internet site.

The user is not permitted to use the internet site unless the terms are accepted.

2. Availability and content of the internet site

The internet site and its content are a service provided by Sampo. The service is provided on an "as it is" basis. This means, among others, that Sampo does not guarantee the internet site to be available without interruption or errors. In addition, Sampo reserves the right to make changes to the internet site and limit the

access to the site at any time. Sampo is also entitled to limit or terminate its service due to maintenance and updating of the internet site. Finally, Sampo provides no guarantees regarding the availability, accuracy, reliability or contents of the internet site.

3. Sampo's liability

The information provided on the internet site cannot be regarded in any situation as a suggestion to sell or buy or as a commitment on any service provider's part. The information provided on the internet site can under no circumstances constitute an offer to buy or sell securities or other financial instruments nor an advice or recommendation to take such an action.

Sampo is not liable for damages, costs, loss of sales, business interruptions or any other direct or indirect

damages arising from either the use or inability to use the internet site or the services offered on the internet site, even in instances where Sampo has been notified of the possibility of such damage. In case some jurisdictions do not allow exclusion of certain limitations of liability, the liability of Sampo would in any such a case be limited to the greatest extent permitted by the relevant law.

4. Forward looking statements

The material available on the internet site also contains estimates regarding the future. Such estimates include for example views regarding economic outlook, the operating environment and capital markets. Expectations, scenarios and forecasts for Sampo and/or Sampo Group also contain estimates regarding the future.

Estimates and expectations for forward looking statements are based on the analysis of information available at the time and facts considered essential regarding the operating environment and the plans of Sampo and/or Sampo Group. They might include incomplete information, human errors, unconscious uncertainty factors and risks related to the nature of

the business, which may result in the actual development of the company's performance deviating considerably from the estimate.

The uncertainty factors and risks include;

- (1) unexpected changes in the operating environment, such as customer behavior or authority regulation,
- (2) general economic conditions, including fluctuations in security prices,
- (3) competitive situation, as there can only be public information concerning the competitors' plans,
- (4) operative risks in company management, data systems and business,
- (5) development of methods used in analysis, and

(6) success of ongoing and future mergers and acquisitions.

Sampo is not responsible for any direct or indirect effects following difference between the estimates and the outcome.

5. Functionalities of the site

Sampo's site offers functionalities, which aim to offer the user a variety of ways of examining the contents of the site using different approaches to presenting information, to create and save material from the site compiled as they wish and to print the pages for their own use.

The user can save individual pages from the site or more extensive sets of material in pdf format and print them. The user must take note that this is an extract from Sampo's site and this kind of extract can in no circumstances be referred to as Sampo's Annual Report.

6. Immaterial property rights and the right to use the internet site

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print out parts of the internet site for personal use only.

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7. Applicable law

These terms of use are governed by Finnish law.

8. Contacts

In questions relating to these terms and Sampo Group, the user can contact Sampo's Corporate

Communications Unit. Feedback and questions may be sent by email to [info\[at\]sampo.fi](mailto:info[at]sampo.fi).