

## FOSSAR MARKAÐIR HF.

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#### Recording of telephone conversation, storing and saving data

Customers are made aware that business-related telephone calls to Fossar may be recorded without special notice in order to ensure the security of the Company and customers. The same applies to conversations through other devices, such as Lync, Bloomberg and Skype for Business.

Telephone recordings are made pursuant to authority provided in the Act on Telecommunications.

Customers are made aware that recordings may be submitted as evidence in legal proceedings and/or in other circumstances in the event of a dispute regarding the substance of communications between the parties, e.g. as regards the conditions and/or execution of a trade. In other respects, Fossar shall treat recorded telephone conversations in the same way as other information which is subject to confidentiality pursuant to Articles 58 to 60 of the Act No. 161/2002 on Financial Undertakings.

All data, in any form whatsoever, containing information about a customer's transactions and their execution is stored by the Company for a minimum period of five years.