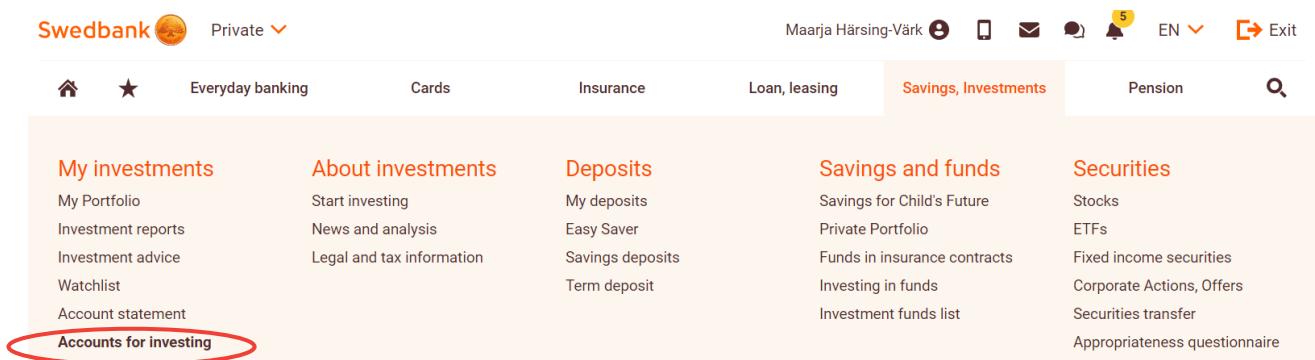


OPENING A SECURITIES ACCOUNT AT SWEDBANK THROUGH INTERNET BANK – PRIVATE INDIVIDUALS

- Log in to Swedbank internet bank (www.swedbank.ee)
- Choose from the menu -> **Savings, investments** -> **My Investments** -> **Accounts for investing**



- Open a **securities account** and choose a cash account associated with the securities account (in case of multiple cash accounts)

Which accounts should I open for investing?

	Investment account + securities account <i>Recommended!</i>	Only securities account
	Open both accounts	Open account
A useful choice, also for the beginner investor	✓	
Investments are conveniently separated from your daily transactions	✓	
Income from investments is subject to declaration	✓	✓
All profits are subject to declaration next year and income tax (20%) has to be paid		✓
You can defer income tax and re-invest your profits tax-free	✓	
Filling in your annual tax return is convenient and easy ?	✓	

Important! In case you would like to use investment account system in Estonia to postpone the income tax obligation from investments, we suggest to choose the first option and open an **investment account (separate cash account) + securities account**.

- Press „**Conclude agreement**“.

First a temporary securities account will be opened (starts with 22-V....). In a few minutes the account number will change to an account that starts with 99. The account will be visible summary statement page.

Fee: Opening a securities account in internet bank is **free of charge**.