Private & Co	niidentiai
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[Transferring Custome	er]
[insert address]	
[insert postcode]	
[insert country]	
D .	2022
Date:	2023

Dear Sir / Madam.

Yours sincerely,

IMPORTANT INFORMATION FOR UK BANKING SERVICES CUSTOMERS

- On 19 May 2023, AS LHV Pank (UK Branch) (the "Transferor") wrote to you to inform you about an internal
 corporate reorganisation exercise being undertaken to ensure continuity of service provision to our UK banking
 services customers, in response to the withdrawal of the UK from the European Union. This reorganisation
 exercise involved the transfer by the Transferor of its UK deposit-taking and payment services business, which
 included your UK banking services contract with the Transferor, to LHV Bank Limited (previously named LHV
 UK Limited).
- 2. In its May 2023 letter, the Transferor informed you that it proposed to use a banking business transfer scheme under Part VII of the Financial Services and Markets Act 2000 (the "Scheme") to implement this reorganisation exercise and promised you would be notified once the reorganisation exercise had been completed.
- 3. We are pleased to inform you that the Scheme was duly approved by the High Court of Justice of England and Wales on 15 August 2023 and the Scheme will become effective on 22 August 2023 (the "Effective Date"). With effect from the Effective Date, the amendments to your UK banking services contract enclosed with the Transferor's May 2023 letter will come into full force and effect. A copy of the High Court's order is available, free of charge, on our website at www.lhv.com/legal-and-regulatory/.
- 4. **No further action is required on your part**, but if you have any questions regarding the Scheme or your UK banking services contract, your relationship manager would be pleased to assist you.

We want to thank you for selecting us as your banking services provider in the UK and look forward to further developing our relationship.

, a	n authorised signatory
for and on behalf of LHV Re	ank Limited

