Terms of Use

Document	Terms of Use for www.nordicrefinance.se, www.nordicrefinance.com, www.railkeep.app, www.arsenalsystem.com
Version	1.0
In force from	September 10, 2026
Document owner	Magnus Granlund
Approved by	CFO, Sept 9, 2026
Next review	By Sept 30, 2027, and upon any change to the Website's functions
Related documents	Privacy Policy version 1.0, Cookie Policy

1. Scope of these terms

1.1 These terms of use apply to your use of www.nordicrefinance.se, www.nordicrefinance.com, www.railkeep.app, www.arsenalsystem.com and the pages and functions it contains (the “Websites”). By using the Websites, you accept these terms.

1.2 If you do not accept these terms, you should not use the Websites. These terms do not limit any rights you have under mandatory law, and nothing in them shall be construed as a waiver of such rights.

1.3 In addition to these terms, Nordic Re-Finance AB's privacy policy and cookie information apply, both available on the Websites. If you have an agreement with us, that agreement prevails over these terms on the matters it governs.

2. About us

2.1 The Websites is provided by:

- Nordic Re-Finance AB
- Company registration number 556703-5877
- Klerebo 4, SE-564 91 Bankeryd, Sweden
- Email: info@nordicrefinance.se
- Telephone: 070 263 7740
- VAT registration number: SE 556703587701

2.2 This information is provided in part pursuant to Section 8 of the Swedish E-Commerce Act (lagen (2002:562) om elektronisk handel och andra informationssamhällets tjänster), implementing Directive 2000/31/EC.

3. Permitted use

3.1 You may use the Websites to access information about us and our services and to contact us. You must use the Websites in accordance with applicable law and these terms.

3.2 You must not:

- attempt to gain unauthorised access to the Websites, its servers or connected systems, or circumvent security measures;
- carry out security testing, vulnerability scanning or load testing against the Websites without our prior written consent;
- interfere with the operation of the Websites, for example by overloading it, introducing malicious code, or making automated requests at scale;
- collect content or data from the Websites by automated means, such as scraping, indexing beyond what search engines ordinarily do, or extraction of database content;
- use the content of the Websites for text and data mining, or to develop, train, fine-tune or evaluate machine learning or artificial intelligence models;
- submit information that is incorrect, misleading or offensive, or information about another person without that person's knowledge;
- use the Websites for marketing, recruitment or other commercial purposes not directed at us.

3.3 Nordic Re-Finance AB expressly reserves the right of text and data mining in respect of the content of the Websites within the meaning of Article 4(3) of Directive (EU) 2019/790. The reservation applies whether or not it is also expressed in machine-readable form on the Websites.

3.4 We may restrict or suspend access, without prior notice, for anyone who breaches these terms or who causes damage or a risk of damage.

4. Contact form and information you submit

4.1 Information you submit through the contact form or by email must be accurate and complete. Do not send special category data, personal identity numbers or information about

third parties through the form or by unencrypted email.

4.2 Sending a message does not create any agreement and does not oblige us to respond within any particular time. Any notice that must be given within a time limit must be sent in the manner specified in the agreement or instrument from which that time limit arises, and not through the contact form.

4.3 How we process personal data you submit is described in our privacy policy.

5. Content is not advice and not an offer

5.1 The content of the Websites is general and informational. It does not constitute financial, legal, tax or other advice and should not be relied on as the basis for a decision without your own assessment and, where appropriate, advice from a qualified adviser.

5.2 Information about our services, including any statement of terms, does not constitute a binding offer.

5.3 We aim to keep the content accurate and current, but give no warranty to that effect. Content may become out of date, and we are under no obligation to update it.

5.4 Historical figures and examples are not an indication of future outcomes.

6. Intellectual property

6.1 The Websites and its content, including text, images, graphics, logos, trade marks, databases and underlying code, belong to Nordic Re-Finance AB or our licensors and are protected by copyright, trade mark law and other intellectual property rights.

6.2 You may read the content, print individual pages and save individual pages for personal or internal use. Any other use, including copying, distribution, adaptation, publication, compilation and commercial exploitation, requires our prior written consent.

6.3 The name Nordic Re-Finance and our logos may not be used without our prior written consent. This does not prevent use permitted by law, for example in news reporting or criticism.

7. Links

7.1 The Websites may contain links to websites operated by others. We are not responsible for the content of such websites, for their processing of personal data, or for the terms that apply there. Linking does not imply that we endorse or accept responsibility for the content.

7.2 You may link to the Website's home page in a way that is fair and does not damage our reputation. You must not frame the Websites within another website, present our content as your own, or link in a way that suggests an association or approval that does not exist.

8. Availability and changes to the Website

8.1 The Websites are provided on an “as is” and “as available” basis. We give no warranty that the Websites are free from errors, interruptions or malicious code, or that it will be available at all times.

8.2 We may at any time change, restrict or discontinue the Websites or any part of it, and carry out maintenance, without prior notice.

9. Limitation of liability

9.1 We are not liable for loss arising from the use of, or reliance on, the Websites or its content, or from the Websites being unavailable, to the extent that liability may be limited by law.

9.2 We are not liable for indirect loss, such as loss of profit, loss of data or loss of business opportunity.

9.3 The limitations in this section do not apply in cases of intent or gross negligence, in cases of personal injury, or otherwise to the extent they conflict with mandatory law, including mandatory consumer protection legislation.

9.4 If you breach section 3 and this causes us loss or cost, you are liable for it in accordance with general principles of Swedish tort law.

10. Personal data and cookies

10.1 Our processing of personal data is described in our privacy policy. Our use of cookies and similar technologies is described in our cookie policy. Both documents are available on the Websites.

11. Changes to these terms

11.1 We may amend these terms. The version in force is always available on the Websites, with a version number and date. Amendments take effect when the new version is published and do not affect circumstances that have already arisen.

11.2 Continued use of the Websites after a new version has been published constitutes acceptance of it. If you do not accept an amendment, you should stop using the Websites.

12. Governing law and disputes

12.1 These terms and the use of the Websites are governed by Swedish law.

12.2 Disputes shall be determined by the Swedish courts, with Jönköping District Court as the court of first instance. If you are a consumer, you always have the right to bring proceedings before the court of the place where you are domiciled, and these terms cannot deprive you of that right.

12.3 If you are a consumer, you may also refer the matter to the Swedish National Board for Consumer Disputes (Allmänna reklamationsnämnden), Box 174, SE-101 23 Stockholm, arn.se, and to the Swedish Consumer Agency's information service Hallå konsument.

13. Contact

13.1 Questions about these terms or about the Websites may be sent to info@nordicrefinance.se. Questions about personal data may be sent to dataskydd@nordicrefinance.se.