

# BILAG 20

The client(s) undertake(s) to inform the Bank forthwith in writing of any change in his/their identification elements.

## Authority

- Individual Account  
 Joint Account      ⇒      the agreement of one Holder suffices to effect transactions  
 Collective Account      ⇒      no transaction may be made without the consent of all Holders

## Instructions

I am/We are aware of the fact that, in order to secure evidence of my/our telephone instructions and to avoid misunderstandings, the Bank may want to record an instruction on tape, and I/we expressly authorise and give the Bank my/our consent to do so.

## Correspondence

- All correspondence should be sent to the following address (if different from address on page 1)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- All correspondence should be kept for the account of the client(s) at the Bank. The Bank may destroy withheld mail after a period of two years or upon termination of the account relationship.

Time periods for dispatch of account statement, cf. price list "Fees"

- weekly       bi-weekly       monthly       quarterly       half-yearly       yearly

Language of correspondence

- Danish       English       German

Emergency contact address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I/We authorise the Bank, until notice to the contrary is given in writing, to act on all instructions received from me/us in writing, by fax or by telephone with regard to dispositions on the accounts mentioned above. Written or fax instructions must show my/our signature(s).

I/We confirm having received a copy of the Bank's "General Terms and Conditions".

Place and date:

OSLO 27th 2003

Signature(s):

He - - - Berge  
Client(s)