

Årsredovisning för

Brf Salvator

769625-9030

Räkenskapsåret

2020-01-01 - 2020-12-31

Innehållsförteckning:

Sida

Förvaltningsberättelse	1-3
Resultaträkning	4
Balansräkning	5-6
Noter	7-9
Underskrifter	9

Förvaltningsberättelse

Styrelsen för Brf Salvator, 769625-9030, med säte i Helsingborg får härmed avge årsredovisning för räkenskapsåret 2020-01-01 - 2020-12-31.

Verksamheten

Allmänt om verksamheten

Bostadsrättsföreningen Salvator har till ändamål att i bostadsrättsföreningens hus upplåta bostadslägenheter för permanent boende samt lokaler avsedda för kommersiella syften till uthyrning till verksamhetsidkare för att främja medlemmarnas ekonomiska intresse.

Föreningen är ett privatbostadsföretag enligt inkomstskattelagen (1999:1229) och utgör därmed en äkta bostadsrättsförening.

Bostadsrättsföreningen registrerades 2013-02-16 och innehar fastigheten Salvator 1 med 12 bostadsrätter samt de 6 lokaler som finns i fastigheten.

Ekonomiska planen har antagits av styrelsen och registrerats hos Bolagsverket 2013-04-05. Föreningens senaste stadgar har registrerats hos Bolagsverket 2020-10-08. Fastigheten är fullvärdesförsäkrad hos Protector Försäkring.

<i>Lgh nr</i>	<i>Andelar</i>	<i>Kvm</i>	<i>RoK</i>	<i>Övrigt</i>
Karl X Gustavs gata 26				
1101	8,5	99	3	Balkong
1102	12,33	143	5	Balkong
1201	8,5	99	3	Balkong
1202	10,34	120	4	Balkong
1301	8,53	99	3	Balkong
1302	12,33	143	5	Balkong
1401	6,9	80	3	Balkong
1402	6,9	80	3	Balkong
Tågagatan 34				
1101	6,29	73	2	Balkong
1201	8,19	95	3	Balkong
1301	6,29	73	2	Balkong
1401	4,83	56	2	Balkong
Totalt	100	1 160		
Lokaler				
Tågaborgs Dam & Herrfrisör		114		
Tågaborgs Dam & Herrfrisör		10		
Favoritsömnad		33		
Skin Retreat		53		
Floristmakeriet		41		
Telia Sonera		21		
Totalt		272		

Väsentliga händelser under räkenskapsåret**Förvaltning**

Ekonomisk redovisning - Redovisningskonsulterna i Helsingborg AB (REDAC)
Fastighetsförvaltning - Acrinova Fastighetsservice AB, Helsingborg

Sammanträden och föreningsstämma

Styrelsen har under räkenskapsåret haft 7 sammanträden och ordinarie föreningsstämma avseende föregående år hölls den 27 Maj 2020.

Lägenhetsöverlåtelser

Under året har en lgh 1102 och 1201 på Karl X Gustavs gata 26 överlåtits till ny ägare.

Styrelsen

Styrelsen har bestått av sex ordinarie ledamöter.

Chistopher Carlsson, Ordförande

Sofia Ahlqvist Rudendal, Kassör

Gösta Bergholtz, Ledamot

Filip Jenå, Ledamot

Per Gustavsson, Ledamot

Ebba Jolde, Ledamot

Styrelseledamöter och eventuella suppleanter väljs av föreningsstämman för tiden fram till slutet av nästa ordinarie föreningsstämma enligt stadgarna. Firmatecknare för föreningen är två styrelseledamöter i förening.

Revisor

Revisor har under räkenskapsåret varit KPMG AB med Daniel Larsson som huvudansvarig revisor.

Ekonomi

Årsavgifterna i föreningen har varit oförändrade sen 2013 och inga planerade förändringar finns för avgifterna under 2021.

Fastighetsunderhåll

Förutom löpande underhåll har under räkenskapsåret extra förrädsutrymmen färdigställts i källaren för samtliga lgh och plantering anlagts på innergårdens trädäck.

Durkplåt har installerats framför hissdörrarna på våningarna två och tre på Karl X Gustavs gata 26.

Fastighetsförsäkringen är fr.o.m. 2021-04-01 tecknad hos Länsförsäkringar.

Obligatorisk Ventilationskontroll och Energideklaration skulle ha genomförts i mars men blev pga Covid 19 pandemin uppskjuten till 2021-01-19.

Flerårsöversikt

	2020	2019	2017	Belopp i kkr 2016
Nettoomsättning	1 154	1 157	1 105	1 146
Resultat efter finansiella poster	161,0	70,0	-47,0	105,0
Soliditet, %	61,9	61,5	61,2	61,0

Förändringar i eget kapital

	Medlems- insatser	Fond för yttre underhåll	Balanserat resultat	Årets resultat
Vid årets början	30 314 907	45 500	167 852	-69 968
Omföring av föreg års vinst			69 968	69 968
Avsättning till underhållsfond		73 800	-73 800	
Årets resultat				161 421
Vid årets slut	30 314 907	119 300	164 620	161 421

Resultatdisposition

	<i>Belopp i kr</i>
Styrelsen föreslår att fritt eget kapital disponeras enligt följande:	
balanserat resultat	164 020
årets resultat	161 421
Totalt	325 441
disponeras för	
avsättning till underhållsfond	73 800
balanseras i ny räkning	251 641
Summa	325 441

Bolagets resultat och ställning framgår av efterföljande resultat- och balansräkningar med noter.

Resultaträkning

<i>Belopp i kr</i>	<i>Not</i>	<i>2020-01-01- 2020-12-31</i>	<i>2019-01-01- 2019-12-31</i>
Rörelseintäkter			
Nettoomsättning	2	1 154 256	1 157 457
Summa rörelseintäkter		1 154 256	1 157 457
Rörelsekostnader			
Drift	3	-361 430	-464 493
Övriga externa kostnader	5	-79 624	-80 766
Av- och nedskrivningar av materiella och immateriella anläggningstillgångar		-226 783	-226 783
Summa rörelsekostnader		-667 837	-772 042
Rörelseresultat		486 419	385 415
Finansiella poster			
Räntekostnader och liknande resultatposter	4	-324 998	-315 447
Summa finansiella poster		-324 998	-315 447
Resultat efter finansiella poster		161 421	69 968
Resultat före skatt		161 421	69 968
Årets resultat		161 421	69 968

Balansräkning

<i>Belopp i kr</i>	<i>Not</i>	<i>2020-12-31</i>	<i>2019-12-31</i>
TILLGÅNGAR			
Anläggningstillgångar			
<i>Materiella anläggningstillgångar</i>			
Byggnader och mark	7	48 727 425	48 954 208
Summa materiella anläggningstillgångar		48 727 425	48 954 208
Summa anläggningstillgångar		48 727 425	48 954 208
Omsättningstillgångar			
<i>Kortfristiga fordringar</i>			
Kundfordringar		9 922	12 955
Övriga fordringar		22 133	22 117
Förutbetalda kostnader och upplupna intäkter		4 716	4 211
Summa kortfristiga fordringar		36 771	39 283
<i>Kassa och bank</i>			
Kassa och bank		951 873	739 883
Summa kassa och bank		951 873	739 883
Summa omsättningstillgångar		988 644	779 166
SUMMA TILLGÅNGAR		49 716 069	49 733 374

Balansräkning

<i>Belopp i kr</i>	<i>Not</i>	<i>2020-12-31</i>	<i>2019-12-31</i>
EGET KAPITAL OCH SKULDER			
<i>Eget kapital</i>			
<i>Bundet eget kapital</i>			
Medlemsinsatser		30 314 907	30 314 907
Fond för yttre underhåll		119 300	45 500
Summa bundet eget kapital		30 434 207	30 360 407
<i>Fritt eget kapital</i>			
Balanserat resultat		164 020	167 853
Årets resultat		161 421	69 968
Summa fritt eget kapital		325 441	237 821
Summa eget kapital		30 759 649	30 598 228
<i>Långfristiga skulder</i>			
Övriga skulder till kreditinstitut	9	18 518 000	18 618 000
Övriga skulder		7 000	7 000
Summa långfristiga skulder		18 525 000	18 625 000
<i>Kortfristiga skulder</i>			
Övriga skulder till kreditinstitut	9	150 000	200 000
Leverantörsskulder		0	27 491
Skatteskulder		91 292	87 728
Övriga skulder		34 201	34 741
Upplupna kostnader och förutbetalda intäkter	8	155 927	160 186
Summa kortfristiga skulder		431 420	510 146
SUMMA EGET KAPITAL OCH SKULDER		49 716 069	49 733 374

Noter

Belopp i kr om inget annat anges.

Not 1 Redovisningsprinciper

Årsredovisningen har upprättats i enlighet med Årsredovisningslagen och Bokföringsnämndens allmänna råd BFAR 2016:10 Årsredovisning i mindre företag.

Avskrivningsprinciper för anläggningstillgångar

Fastigheten Salvator 1 har ett bokfört anskaffningsvärde på 50.314.907 kr varav mark 17.917.278 kr. Avskrivningen har skett med 0,7% på redovisat byggnadsvärde 32.397.629 kr.

Fond för yttre underhåll

Överföringen till fond ska ske enligt föreningens stadgar.

Styrelsen har arbetat fram en uppdaterad underhållsplan utifrån beräknade kostnader för underhåll. Mellan 2019 - 2047 kommer det att uppgå till 2.140.000 kr fördelat på 29 år vilket blir 73.800 kr som bör avsättas per år.

Not 2 Nettoomsättning

	2020-01-01- 2020-12-31	2019-01-01- 2019-12-31
Årsavgifter bostäder	662 990	662 990
Årsavgifter lokaler	493 824	487 228
Vidarefakturerade kostnader	475	0
Hysesbortfall	0	0
Försäkringsersättningar	0	0
Förändring periodiserade intäkter	-3 033	7 239
Summa	1 154 256	1 157 457

Not 3 Drift kostnader

	2020-01-01- 2020-12-31	2019-01-01- 2019-12-31
El för drift	22 775	24 964
Uppvärmning	133 939	151 436
Vatten och avlopp	32 129	31 138
Hiss	21 769	14 201
Städning och renhållning	68 030	70 947
Fastighetsskötsel och förvaltning	12 542	46 321
Fastighetsskatt/Fastighetsavgift	45 958	45 334
Reparation och underhåll	24 288	76 230
Kabel TV	0	3 922
Summa	361 430	464 493

Not 4 Räntekostnader och liknande resultatposter

	2020-01-01- 2020-12-31	2019-01-01- 2019-12-31
Räntekostnader, övriga	324 998	315 447
Summa	324 998	315 447

Not 5 Övriga externa kostnader

	2020-01-01- 2020-12-31	2019-01-01- 2019-12-31
Försäkring	18 621	16 747
Revision	14 251	12 649
Övriga förvaltningskostnader	5 206	2 936
Redovisningstjänster	37 822	40 379
Bankkostnader	3 599	3 540
Förbrukningsvaror/Övrigt	125	4 515
	79 624	80 766

Not 6 Anställda och personalkostnader

Föreningen har inte haft några anställda. Inga löner eller ersättningar har utbetalats.

Not 7 Byggnader och mark

	2020-12-31	2019-12-31
Akkumulerade anskaffningsvärden:		
-Vid årets början	50 314 907	50 314 907
	50 314 907	50 314 907
Akkumulerade avskrivningar enligt plan:		
-Vid årets början	-1 360 699	-1 133 916
-Årets avskrivning enligt plan	-226 783	-226 783
	-1 587 482	-1 360 699
Redovisat värde vid årets slut	48 727 425	48 954 208
Fastighetens taxeringsvärde	24 681 000	24 681 000
Varav mark	11 802 000	11 802 000

Not 8 Upplupna kostnader och förutbetalda intäkter

	2020-01-01- 2020-12-31	2019-01-01- 2019-12-31
Avgifter Januari	96 749	93 716
Top Hemservice i Åstorp HB	4 627	4 579
Öresundskraft	22 513	23 504
Bokföring och Boksluts arvode	17 235	16 403
Revisionsarvode	14 000	13 000
Ränta lån Danske Bank	803	8 984
	155 927	160 186

Not 9 Övriga skulder till kreditinstitut

	ränte sats	förfallodag	2020-12-31
Danske Bank			
Fasträntelån 1208 01 95484	1,60%	2022-10-10	7 500 000
Fasträntelån 1208 01 95492	2,10%	2027-10-11	4 268 000
Fasträntelån 13 01 11242	1,15%	2022-09-30	6 900 000
			18 668 000

Not 10 Ställda säkerheter och eventalförpliktelser**Ställda säkerheter**

	2020-12-31	2019-12-31
Övriga ställda panter och säkerheter		
Fastighetsinteckningar	20 000 000	20 000 000

Not 11 Väsentliga händelser efter räkenskapsårets slut

Inga väsentliga händelser har skett efter räkenskapsårets slut.

Underskrifter

Helsingborg 2021-

DocuSigned by:

Christopher Carlsson

Ordförande

DocuSigned by:

Filip Jönä

DocuSigned by:

Sofia Ahlqvist Rudendal

Kassör

DocuSigned by:

Per Gustavsson

DocuSigned by:

Gösta Bergholtz

Ledamot

DocuSigned by:

Ebba Jönä

Vår revisionsberättelse har lämnats den 2021-

KPMG AB

DocuSigned by:

Daniel Larsson

Auktoriserad revisor

Certificate Of Completion

Envelope Id: 2482F6C59588494C9AC6F27DA38EE80A	Status: Completed
Subject: Att signera: BRF Salvator Årsredovisning 2020-12-31.pdf	
Source Envelope:	
Document Pages: 10	Signatures: 7
Certificate Pages: 7	Initials: 0
AutoNav: Enabled	Envelope Originator:
Envelopeld Stamping: Enabled	Gustav Westman
Time Zone: (UTC+01:00) Amsterdam, Berlin, Bern, Rome, Stockholm, Vienna	PO Box 50768
	Malmö, SE -202 71
	gustav.westman@kpmg.se
	IP Address: 195.84.56.2

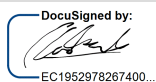
Record Tracking

Status: Original	Holder: Gustav Westman	Location: DocuSign
4/27/2021 8:32:23 AM	gustav.westman@kpmg.se	

Signer Events

Christopher Carlsson
christopher-carlsson@hotmail.com
Security Level: Email, Account Authentication (None)

Signature

DocuSigned by:

EC1952978267400...

Signature Adoption: Drawn on Device
Using IP Address: 94.234.67.250
Signed using mobile

Timestamp

Sent: 4/27/2021 8:49:06 AM
Resent: 4/27/2021 11:41:11 AM
Viewed: 4/27/2021 11:45:58 AM
Signed: 4/27/2021 11:48:54 AM

Authentication Details

Identity Verification Details:
Workflow ID: facedebc-e28d-4182-adbf-789fbd673b01
Workflow Name: DocuSign ID Verification
Workflow Description: The signer will need to identify themselves with a valid government ID.
Identification Method: Electronic ID
Type of Electronic ID: SE_BANKID
Transaction Unique ID: 1442df6c-2d81-54a6-9e5d-41521d1b1e8b
Country of ID: SE
Result: Passed
Performed: 4/27/2021 11:45:37 AM

Electronic Record and Signature Disclosure:

Accepted: 4/27/2021 11:45:58 AM
ID: 70a4ae1a-8fef-4773-9934-3e3f97667283

Daniel Larsson
daniel.larsson1@kpmg.se
KPMG AB

DocuSigned by:

C719F76782054E6...

Signature Adoption: Pre-selected Style
Using IP Address: 81.231.60.111

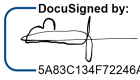
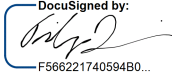
Sent: 4/27/2021 8:49:09 AM
Viewed: 4/27/2021 10:04:43 PM
Signed: 4/27/2021 10:04:50 PM

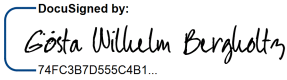
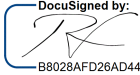
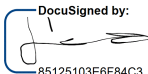
Authentication Details

Identity Verification Details:
Workflow ID: facedebc-e28d-4182-adbf-789fbd673b01
Workflow Name: DocuSign ID Verification
Workflow Description: The signer will need to identify themselves with a valid government ID.
Identification Method: Electronic ID
Type of Electronic ID: SE_BANKID
Transaction Unique ID: 23854cbd-ed53-5d93-b46d-1ad0aebae884
Country of ID: SE
Result: Passed
Performed: 4/27/2021 10:04:26 PM

Electronic Record and Signature Disclosure:

Not Offered via DocuSign

Signer Events	Signature	Timestamp
Ebba Jolde ebba_jo@hotmail.com Security Level: Email, Account Authentication (None)	DocuSigned by:  5A83C134F72246A... Signature Adoption: Drawn on Device Using IP Address: 94.191.136.169 Signed using mobile	Sent: 4/27/2021 8:49:07 AM Resent: 4/27/2021 3:32:10 PM Viewed: 4/27/2021 3:38:47 PM Signed: 4/27/2021 3:39:52 PM
Authentication Details Identity Verification Details: Workflow ID: facedebc-e28d-4182-adbf-789fbd673b01 Workflow Name: DocuSign ID Verification Workflow Description: The signer will need to identify themselves with a valid government ID. Identification Method: Electronic ID Type of Electronic ID: SE_BANKID Transaction Unique ID: 9c2ec3b1-551b-59a6-aff1-d124f68e382b Country of ID: SE Result: Failed - incorrect signer name Performed: 4/27/2021 3:03:02 PM Identity Verification Details: Workflow ID: facedebc-e28d-4182-adbf-789fbd673b01 Workflow Name: DocuSign ID Verification Workflow Description: The signer will need to identify themselves with a valid government ID. Identification Method: Electronic ID Type of Electronic ID: SE_BANKID Transaction Unique ID: d1fd3d06-17f3-56c2-9445-d06f7ae7857c Country of ID: SE Result: Passed Performed: 4/27/2021 3:38:20 PM Electronic Record and Signature Disclosure: Accepted: 4/27/2021 3:38:47 PM ID: b0f6653d-a189-4dea-9d16-825bb561a8c5		
Filip Jenå filip.jena@gmail.com Security Level: Email, Account Authentication (None)	DocuSigned by:  F566221740594B0... Signature Adoption: Drawn on Device Using IP Address: 212.181.118.4 Signed using mobile	Sent: 4/27/2021 8:49:06 AM Resent: 4/27/2021 11:41:11 AM Viewed: 4/27/2021 12:17:59 PM Signed: 4/27/2021 12:24:14 PM
Authentication Details Identity Verification Details: Workflow ID: facedebc-e28d-4182-adbf-789fbd673b01 Workflow Name: DocuSign ID Verification Workflow Description: The signer will need to identify themselves with a valid government ID. Identification Method: Electronic ID Type of Electronic ID: SE_BANKID Transaction Unique ID: 736e17c6-98ae-5ea5-a1ea-7033bdaae884 Country of ID: SE Result: Failed - incorrect signer name Performed: 4/27/2021 10:55:54 AM Identity Verification Details: Workflow ID: facedebc-e28d-4182-adbf-789fbd673b01 Workflow Name: DocuSign ID Verification Workflow Description: The signer will need to identify themselves with a valid government ID. Identification Method: Electronic ID Type of Electronic ID: SE_BANKID Transaction Unique ID: a04892b5-a10b-5613-b1e3-6da1a5163bc5 Country of ID: SE Result: Passed Performed: 4/27/2021 12:17:36 PM Electronic Record and Signature Disclosure: Accepted: 4/27/2021 12:17:59 PM ID: 00eccf82-b50f-4c09-9d34-9261a3d891f6		

Signer Events	Signature	Timestamp
Gösta Wilhelm Bergholtz g.bergholtz@telia.com Security Level: Email, Account Authentication (None)	DocuSigned by:  74FC3B7D555C4B1... Signature Adoption: Pre-selected Style Using IP Address: 85.112.185.249	Sent: 4/27/2021 8:49:08 AM Viewed: 4/27/2021 10:46:24 AM Signed: 4/27/2021 10:56:33 AM
Authentication Details Identity Verification Details: Workflow ID: facedebc-e28d-4182-adbf-789fbd673b01 Workflow Name: DocuSign ID Verification Workflow Description: The signer will need to identify themselves with a valid government ID. Identification Method: Electronic ID Type of Electronic ID: SE_BANKID Transaction Unique ID: 76a18fc4-65a1-56f9-acbd-da0659a6d15d Country of ID: SE Result: Passed Performed: 4/27/2021 10:45:30 AM		
Identity Verification Details: Workflow ID: facedebc-e28d-4182-adbf-789fbd673b01 Workflow Name: DocuSign ID Verification Workflow Description: The signer will need to identify themselves with a valid government ID. Identification Method: Electronic ID Type of Electronic ID: SE_BANKID Transaction Unique ID: bea71a6a-faa4-5a86-839c-19dae25e7621 Country of ID: SE Result: Passed Performed: 4/28/2021 12:17:16 PM		
Electronic Record and Signature Disclosure: Accepted: 4/27/2021 10:46:24 AM ID: fb12483b-ac8c-40d1-b746-3b648699e3a2		
Per Gustavsson gustavssonper7@gmail.com Security Level: Email, Account Authentication (None)	DocuSigned by:  B8028AFD26AD44C... Signature Adoption: Drawn on Device Using IP Address: 217.31.164.218 Signed using mobile	Sent: 4/27/2021 8:49:08 AM Viewed: 4/27/2021 9:38:36 AM Signed: 4/27/2021 9:39:31 AM
Authentication Details Identity Verification Details: Workflow ID: facedebc-e28d-4182-adbf-789fbd673b01 Workflow Name: DocuSign ID Verification Workflow Description: The signer will need to identify themselves with a valid government ID. Identification Method: Electronic ID Type of Electronic ID: SE_BANKID Transaction Unique ID: d5a3f3a4-3812-576f-83a4-7ef74e57cc86 Country of ID: SE Result: Passed Performed: 4/27/2021 9:38:06 AM		
Electronic Record and Signature Disclosure: Accepted: 4/27/2021 9:38:36 AM ID: fa0149f6-eddf-4ef2-9505-2e3ad4521276		
Sofia Ahlqvist Rudendal sofia.rudendal@gmail.com Security Level: Email, Account Authentication (None)	DocuSigned by:  85125103E6F84C3... Signature Adoption: Drawn on Device Using IP Address: 94.191.136.73 Signed using mobile	Sent: 4/27/2021 8:49:07 AM Resent: 4/27/2021 9:51:50 AM Viewed: 4/27/2021 10:11:05 AM Signed: 4/27/2021 10:20:33 AM
Authentication Details		

Signer Events	Signature	Timestamp
---------------	-----------	-----------

Identity Verification Details:
 Workflow ID: facedebc-e28d-4182-adbf-789fbd673b01
 Workflow Name: DocuSign ID Verification
 Workflow Description: The signer will need to identify themselves with a valid government ID.
 Identification Method: Electronic ID
 Type of Electronic ID: SE_BANKID
 Transaction Unique ID: ddd0cde0-2d0d-504e-970a-7f8be61a8b3a
 Country of ID: SE
 Result: Failed - incorrect signer name
 Performed: 4/27/2021 9:13:20 AM

Identity Verification Details:
 Workflow ID: facedebc-e28d-4182-adbf-789fbd673b01
 Workflow Name: DocuSign ID Verification
 Workflow Description: The signer will need to identify themselves with a valid government ID.
 Identification Method: Electronic ID
 Type of Electronic ID: SE_BANKID
 Transaction Unique ID: 6cf36fa9-5582-5585-a08d-8ed4e4abb7a6
 Country of ID: SE
 Result: Passed
 Performed: 4/27/2021 10:10:46 AM

Electronic Record and Signature Disclosure:
 Accepted: 4/27/2021 10:11:05 AM
 ID: 6b264427-60b9-4e45-a246-4226d7f378a0

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	4/27/2021 8:49:09 AM
Certified Delivered	Security Checked	4/27/2021 10:11:05 AM
Signing Complete	Security Checked	4/27/2021 10:20:33 AM
Completed	Security Checked	4/27/2021 10:04:50 PM
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, KPMG AB (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact KPMG AB:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: nicolas.andersson@kpmg.se

To advise KPMG AB of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at nicolas.andersson@kpmg.se and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

To request paper copies from KPMG AB

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to nicolas.andersson@kpmg.se and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with KPMG AB

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to nicolas.andersson@kpmg.se and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify KPMG AB as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by KPMG AB during the course of your relationship with KPMG AB.