

Agreement for e-banking services

(for direct customers)

Reference number

(to be completed by the Bank)

This form is to be used by the Customer(s) (hereinafter referred to as "Customer") to apply for access to e-banking services.

1. Customer

Personal data Mr Mrs Company

| | |
|--|------------|
| Name / Company | First name |
| Mobile telephone (designated for mobile-login) | |

2. Customer (for joint accounts)

Personal data Mr Mrs

| | |
|--|------------|
| Name | First name |
| Mobile telephone (designated for mobile-login) | |

The Customer hereby declares that he/she/it intends to utilize the relevant e-banking services offered by bank zweiplus ltd (hereinafter referred to as "Bank") for all existing and future accounts and custody accounts maintained under the reference number designated above. These services may consist of overviews of assets, account and custody account statements, account and custody account transactions, market information (with time lag), statement of performance, asset allocation as well as announcements and notifications, among other things.

The Customer has already been granted e-banking access and desires that this e-banking agreement be encoded via the same authentication criteria.

| |
|-------------|
| User ID no. |
|-------------|

Identification of the Customer, or his/her/its authorized representatives, for use of e-banking services is not carried out through signature verification by the Bank, but rather via direct self-authentication by the Customer or his/her/its authorized representative. Therefore, the Customer self-authentication procedure with the Bank is carried out by means of electronic communications according to the Bank's conditions for e-banking services. At the Bank's sole discretion, it may introduce additional security systems for e-banking (e.g. transaction signature coding, SMS login, etc.).

Since the Bank is unable to handle collective signatory authority with its e-banking services due to technical reasons, the accountholders of a joint account – as well as companies with collective signatory authority regulations or firms with multiple authentication criteria – hereby declare they accept that the self-authentication procedure and therefore all valid transactions effected with e-banking services (including executing stock exchange orders and, if necessary, any withdrawals of assets) can be legally executed with the Bank by just one accountholder, or in the case of companies, by just one natural person.

Our e-banking services

The e-banking services comprise the following: **+ Enquiries (account/custody account)**
+ Payment transactions
+ Trading

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Account/custody account information

The Customer acknowledges that upon activation of the e-banking services, **bank records and account statements are dispatched and stored electronically in the "Messages" folder via the e-banking system only.** Bank records and account statements will no longer be delivered by mail.

Payment transactions conditions

The Bank reserves the right to introduce transaction signature coding as an additional security criteria for the authorization of payment orders. Within the scope of the authorization process, the Customer or authorized representative is therefore notified interactively via SMS regarding the content of a payment order and subsequently requested to confirm execution of the order with a transmitted confirmation code. At the Bank's sole discretion, it may determine when and under which conditions the transaction signature coding procedure is used. Furthermore, at the Bank's sole discretion, it may introduce additional technical security systems for the provision of payment transaction services via e-banking.

The Customer unconditionally acknowledges all transactions booked through any existing and future accounts maintained under the reference number designated on page one, as long as these transactions are executed in connection with the authentication criteria of the Customer or his/her/its authorized representative. This particularly applies to transactions that arise through improper use of the authentication criteria of the Customer or his/her/its authorized representative.

The Bank may charge separate fees for the payment transaction services offered through e-banking (including transaction signature coding).

Trading conditions

The Customer or his/her/its authorized representative acknowledges that stock exchange orders submitted in conjunction with use of e-banking services, in some cases, may not be processed immediately or around the clock. In fact, processing depends on the days / hours of trading of the relevant stock exchange, or vacation arrangements / working hours of the branch that maintains the account and/or office that processes the transaction. Furthermore, the Customer or his/her/its authorized representative notes that it is at the Bank's sole discretion which stock exchanges or securities it offers to the Customer or his/her/its authorized representative within the scope of e-banking trading services. When

the Customer or his/her/its authorized representative submits stock exchange orders, he/she/it acknowledges that the relevant applicable norms (stock market laws, ordinances, regulations, practices, etc.) are valid and binding and undertakes to comply with such norms. The Bank reserves the right to reject or cancel any stock exchange orders submitted by the Customer or his/her/its authorized representative, to the extent that these fail to comply with the applicable norms (stock market laws, ordinances, regulations, practices, etc.).

The Bank hereby explicitly advises the Customer that any existing authorizations for use of e-banking services are invalid for the use of e-banking trading services, and that the Customer must issue new authorizations regarding the valid use of trading services by designated representatives. However, the existing authorizations continue to remain valid for enquiries via e-banking (e-banking basic services). The Customer unconditionally acknowledges all transactions booked through any existing and future custody accounts and accounts maintained under the reference number designated on page one, as long as these transactions are executed in connection with the authentication criteria of the Customer or his/her/its authorized representative. This particularly applies to transactions that arise through improper use of the authentication criteria of the Customer or his/her/its authorized representative.

Applicable law and jurisdiction

All legal relationships between the Customer and the Bank are subject to **Swiss law.** The place of fulfillment, place of debt-collection procedures for Customers domiciled abroad and **place of jurisdiction for all legal proceedings** is Zurich. Furthermore, the Bank reserves the right to pursue legal proceedings against the Customer through the relevant competent court of his/her/its domicile or any other competent court.

General terms and conditions

The General Terms and Conditions (including Safe Custody Regulations) form an integral part of this agreement. The Customer received a hardcopy of these documents at the time of opening an account with the Bank and has noted and accepted all the contents thereof. The Customer acknowledges that the e-banking relationship first enters into effect with the acceptance of the conditions for e-banking services within the scope of the initial login process.

Place / date

X
Customer signature 1

Place / date

X
Customer signature 2

Received on _____ by hand by mail Visum _____ Location _____