

# Agreement for the use of e-banking

**Reference number** \_\_\_\_\_

The undersigned (hereinafter referred to individually and jointly as "applicant" and always gender inclusive) hereby apply for the use of the e-banking services offered by bank zweiplus ltd (hereinafter referred to as "Bank") for any present and future accounts/custody accounts maintained under the reference number designated above.

**Applicant 1 - personal data**

Name
First name
Street / house no.
Postal code / place
Country
Date of birth
Mobile (SMS login)

**Applicant 2 (optional) - personal data**

Name
First name
Street / house no.
Postal code / place
Country
Date of birth
Mobile (SMS login)

The applicant already has e-banking access and requests that this e-banking agreement be encrypted using the identical authentication details, insofar as technically possible.

User identification number
User identification number

The applicant acknowledges that the e-banking services may not be activated until the **Terms and Conditions for e-banking** have been accepted within the scope of the first login process. Furthermore, subsequent to activation of the e-banking services, bank documents and statements will no longer be dispatched via mail, but rather sent in electronic form through the e-banking system.

When using e-banking services, **identification** of the applicant is verified **through a self-authentication process** by means of entering his authentication details (i.e. user identification number, password, SMS access code). The applicant unconditionally accepts all transactions booked to the accounts/custody accounts maintained under the reference number designated above, insofar as they have been executed with his relevant authentication details. This also particularly applies to any transactions that are carried out with the misuse or erroneous use of the applicant's authentication details.

The applicant should safeguard the authentication details separate from one another. Revealing or disclosing the applicant's authentication details is prohibited. If the applicant has any reason to suspect that **unauthorized third parties** have gained knowledge of the authentication details, he is obliged to contact the Bank immediately.

The applicant explicitly confirms that he has waived any personal advisory services by the Bank. The applicant also acknowledges awareness of the risks associated with the transactions to be carried out via the e-banking system, and is willing and able to bear the potential losses resulting from such transactions. Furthermore, the applicant absolves the Bank of conducting any verification in this regard as well as accepting the liability for any losses resulting therefrom or from the relevant transactions.

The e-banking services are offered via the Internet and therefore by means of an open, publicly accessible network. Transmission of data via the Internet is carried out across borders on a regular and uncontrolled basis. Although the data are transmitted by encrypted means, the sender and recipient are still identifiable in any case. It is therefore possible for a third party to draw conclusions about an existing banking relationship.

<b>Place/date</b>	<b>X</b> <b>Signature of applicant 1</b>	<b>X</b> <b>Signature of applicant 2</b>
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