

# Special terms and conditions for the use of the electronic mailbox

Issued March 2017

**1** The Bank provides the client with an electronic mailbox at his request. Use of the electronic mailbox requires the client to participate in the Bank's online banking services. The client can use the mailbox within the scope of functions provided. Authorized representatives may use the electronic mailbox in the same way as the account holder(s).

**2** If the electronic mailbox is used, the Bank transmits all communications and information for the specified accounts, portfolio accounts and other contractual relationships by this means.

This includes for example

- bank and deposit statements,
- account statements,
- credit card billing,
- Information concerning changes of the general terms and conditions, special conditions or payments.

The transmission of communications and information mostly takes place by uploading files in PDF format to the client's electronic mailbox. The Bank retains the right to abstain from sending the client documents by way of placing a file in the client's electronic mailbox, but to send the information by post if it considers this to be expedient in view of the client's interest or if it is required for legal reasons.

Clients who are required to preserve commercial records for tax and legal purposes, should consult a member of the tax advisory professions who can provide information on what needs to be observed when dealing with electronic documents (e.g. bank statements) to fulfil these obligations.

**3** The client may terminate the use of the electronic mailbox at any time in writing without notice.

The Bank may terminate the use of the mailbox at any time, giving two months' notice, unless there is an important reason that would entitle the Bank to terminate the contract for exceptional reasons. There is good cause in particular if the bank considers it unreasonable to continue the electronic mailbox service, even after due consideration of the client's interests.

If the client has access to the account statement printer by means of his girocard (debit card), all notifications and information of the bank are basically made available to him on the account statement printer from the time the termination takes effect. Otherwise they will be sent to him by post. In any event, taking into account the client's interest, the Bank remains entitled to send documents to the client by post if it considers this to be expedient or if it is necessary for legal reasons.

