

## Special Regulations Governing Communication by E-mail

### Special provisions

The e-mail addresses of those authorized to send or receive e-mail at the Bank are structured as "firstname.surname@credit-suisse.com".

The Client is aware that the Bank only checks the e-mail addresses of the e-mails received. If there is reason to believe that an unauthorized third party has knowledge of an e-mail address and is misusing the system, the Client must inform the Bank immediately. Furthermore, the Client is aware that the Bank processes the e-mails received during the branch's normal opening hours.

The Client is aware of the following risks of exchanging information electronically:

- The Information is unencrypted and transported over an open, publicly accessible network and can, in principle, be viewed by others, thereby allowing conclusions to be drawn about existing banking relationship.
- Information can be changed by third party.
- The identity of the sender (e-mail address) can be assumed or otherwise manipulated.
- The exchange of information can be delayed or interrupted due to transmission errors, technical faults, interruptions, malfunctions, illegal interventions, network overload, the malicious blocking of electronic access by third party, or other shortcomings on the part of the network provider.

The Client acknowledges that booking-related or urgent instructions should not be placed with the Bank by e-mail, since timely processing cannot be guaranteed.

### General Provisions

The Client hereby declares that the Bank is released from all liability in connection with this agreement, except if caused intentionally or by gross negligence. The Client assumes responsibility for all consequences and damages which may arise from this instructions and, in particular, from misuse of e-mail and other methods of communication or from the production of correspondence copies. This authorization will remain valid as long as it is not revoked by issuing special notification to the Bank. This also applies in the event of death or legal incapacity of sole proprietor (in accordance with Art. 35 of the Swiss Code of Obligations). Any disadvantages arising from failure to notify the Bank shall be borne by the Client.

This agreement may be terminated in writing by either party at any time. The Bank may notify the Client of changes to these terms at any time (especially changes to the Bank's e-mail address) by suitable means (also by e-mail). The new terms are deemed to be acknowledged if no notice to the contrary is received from the Client within one month.

Unless stated otherwise, the Bank's General Conditions and Safe Custody Regulations apply. The Client acknowledges that the provisions governing jurisdiction in the Bank's General Conditions also apply to this agreement.