Basler Kantonalbank

E-Banking Information

Important information on using E-Banking well and securely.

This "E-Banking Information" is a part of the "E-Banking Agreement" and supplements these and the relevant "E-Banking Conditions". The respective valid version of the "E-Banking Information" is available on the website of Basler Kantonalbank (hereinafter referred to as "bank") at www.bkb.ch.

1. Contracting parties and authorized representatives
1.1 General information
The "E-Banking Agreement" (hereinafter referred to as "Agreement") is entered into respectively between the bank and the client; i.e., the owner of an account or a custody account. The Agreement must be signed by the client.

If a person with a power of attorney vis-à-vis the bank is authorized by the client to use E-Banking within the scope of the power of attorney, this person will be named as a user in the Agreement. If a person is authorized with respect to the accounts/custody accounts of different clients, an Agreement must be entered into with each client respectively for the use of E-Banking. If requested, the user will receive, instead of multiple, only one identification number to use for all Agreements in which the user is named.

Only the client or the person who is registered with the bank as an authorized representative on the respective account(s) or custody account(s) or who receives an appropriate power of attorney simultaneously when the Agreement is concluded will receive access to E-Banking. The maximum scope of the rights of use in E-Banking will be based on the scope of the power of attorney received. No separate power of attorney is needed to grant merely the right of account/custody account inquiry and recording of payment orders without the right of approval of payment orders.

The client must communicate any changes to and revocations of granted powers of attorney or rights of use to the bank in writing. Changes to granted powers of attorney or rights of use apart from a simple revocation require signing of a new signatory regulation or Agreement.

1.2 Business clients
In each Agreement a person must be named as user. Only a person who is registered with the bank as an authorized

representative can be designated as a user. No separate power of attorney is needed to grant merely the right of account/custody account inquiry and recording of payment orders without the right of approval of payment orders.

2. Blocking and unblocking
Users can block their E-Banking access for further use personally or authorize a block. The block relates in all cases only to a specific identification number. Dispositions for accounts or custody accounts under other identification numbers or outside the E-Banking system are not affected by the block. E-Banking access is blocked automatically for further use after at least one of the identifying features is entered incorrectly three times. Blocks on E-Banking access can also be authorized by telephone (see E-Service Line). The bank can require that a block be confirmed additionally in writing by the client. A block placed directly by a user who is not a client can be cancelled again directly by the user. The bank, however, retains the right to cancel any type of block again only upon written request from the client. Blocks on E-Banking result only in a block on E-Banking access. Payment and trading orders pending at the time of the block will still be carried out.

3. Account inquiries

Account balances and postings are continuously updated in E-Banking. Data requested or retrieved in E-Banking, such as account balances, have no legally binding effect. Authoritative are solely the statements delivered individually to the client either physically or electronically. All data can be retrieved both in SWIFT format and in ISO format for further processing in a suitable software program, such as payment or accounting software. If necessary, previously retrieved data can be retrieved again at any time. The requested period for this can be selected.

4. Payment orders

4.1. General information

All types of orders for transfers for domestic and international payments can be submitted. Possible restrictions of payments due to regulatory or other reasons are reserved. Payment orders can be submitted as completed payment files or recorded and commissioned online in E-Banking. The bank can limit or exclude dispositions via E-Banking, such as payments in connection with building loans. In E-Banking, payment orders can be issued to the charge of savings accounts. The fees shown in the published terms for payment orders charged to savings accounts are also charged in E-Banking.

4.2 Requests for same-day transactions

Payment orders that should be transacted on the same day can be submitted until 3:00 p.m. Payment orders that are submitted and/or approved later will be carried out on the next working day. Very large payment files (>10,000 payments) are always carried out at the earliest on the next working day after they are submitted.

4.3 Submission by means of payment file

The requested transaction date can be up to 360 days in the future. Payment dates up to a maximum of nine days in the past are carried out on the first working day after they are submitted. Transaction dates more than ten days in the past are input as an error and must be corrected and resubmitted. Different transaction dates can be chosen for each file. Orders charged to different accounts that are authorized for payment in the same E-Banking Agreement can be submitted in one file.

4.4 Payments by direct input

E-Banking allows individual payments, standing payment orders, and payment lists to be input directly. Orders can be pre-dated up to 360 days in advance. Only working days can be used as transaction dates. Orders cannot be issued for dates in the past.

4.5 Completeness of data

Incorrect or incomplete payment data may result in a submitted order not being carried out.

4.6 Changing submitted orders

The user can change or delete individual payment orders, standing payment orders, or payment files up to midnight of the day before the transaction date. In some cases, orders that are submitted on the transaction date may not be changed in E-Banking after confirmation of execution, as these are forwarded immediately for processing. These payment orders may also not be deleted.

4.7 Approving payment orders

Depending on the login means, an additional confirmation is required for payments that are inconsistent with the user's typical payment patterns. This confirmation is executed directly in the app (PushTAN), over an additional device (PhotoTAN), or via SMS (mTAN).

5. BESR data

Payment inputs via BESR (bank payment slip with reference number) can be retrieved as BESR files. The BESR data of a specific account are available to those users listed in the authoritative Agreements as authorized persons. The authorized persons can retrieve again previously retrieved BESR data under the function «previously retrieved data», up to a maximum of 800 days in the past.

6. Trading orders

6.1 Permissible accounts

Savings accounts (e.g., investment savings accounts) are not intended as transaction accounts for securities custody accounts.

6.2 Tradable and non-tradable financial instruments

The following financial instruments can be purchased or sold via E-Banking:

- Listed shares
- Listed warrants
- Listed bonds
- Investment funds

The following financial instruments cannot be traded in E-Banking:

- Eurex options
- Eurex futures
- Medium-term notes
- Non-listed bonds
- Non-listed shares
- Non-listed warrants (options)

6.3 Trading times

Trading orders issued in E-Banking are processed on bank working days during the opening hours of the stock exchanges (except the Far East) within the context of ordinary banking practices. Trading orders received by the

bank outside these times are processed on the next working day.

6.4 Execution
Delays in the execution of orders may result if subsequent manual processing of the order is necessary or in case of connection failures in the system. The bank assumes no liability for price deviations in the event of a delay in execution.

6.5 Pending orders
The status of submitted trading orders can be obtained under "order book". Exception: inquiries are not possible in the event of connection failures.

6.6 Updating of custody account holdings and account balances
In E-Banking, changes in custody account holdings and account balances are updated continuously. Updates may be delayed in the event of system failures.

6.7 Securities listed on multiple exchanges
In the processing of orders, the respective stock exchange indicated and the trading currency should be noted.

6.8 Changing and deleting orders
Requests for deleting or changing of submitted trading orders can be placed in E-Banking. Deletions and changes will be processed as quickly as possible. If orders have already been forwarded for processing, deletions or changes may no longer be possible.

7. Mobile Banking
Mobile Banking allows the use of E-Banking with a smartphone.

7.1 Activating Mobile Banking
A necessary condition for the activation of Mobile Banking is an active E-Banking access from the bank. The first-time logon is carried out by using the E-Banking identification number and password. Upon activation of Mobile Banking, the E-Banking access is linked to the user's mobile end device.

7.2 Deactivating Mobile Banking
The user can deactivate Mobile Banking either directly in the app or in E-Banking. Access is deactivated after six unsuccessful logon attempts in the Mobile Banking app. The reactivation of Mobile Banking is carried out similarly to the first-time activation (see 7.1).

8. Ending the session
To end the session, always exit E-Banking by clicking the "Logout" function within the app.

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