

Agreement governing the use of unencrypted communication channels

between

(hereinafter referred to as the "**Client**")

and

Liechtensteinische Landesbank Aktiengesellschaft

(hereinafter referred to as the "**Bank**")

It is hereby agreed as follows:

By signing or approving through an electronic procedure made available by the Bank this agreement, the Client confirms that he has been informed of the **risks** associated with using the following unencrypted communication channels (hereinafter referred to as the "Channels"), such as unencrypted e-mail, as explained in the information sheet "**Risks associated with unencrypted communications between you and your bank**". Although the Bank also provides encrypted communication channels, the Client wishes to use the unencrypted Channels selected below for the purpose of exchanging information with the Bank. The Client is fully aware of and **acknowledges the risks** set out in the aforementioned information sheet. The Client agrees with the terms set out below with respect to the use of unencrypted Channels in the context of his entire business relationship with the Bank, i.e. in respect of all existing and future Bank accounts, property and services:

1. The Bank may use the Channels selected below for the purposes of sending information (including information on the Client's business relationship) as well as receiving and processing information transmitted to it. The Client unconditionally acknowledges and agrees to all transactions routed through Bank accounts held by him on the basis of instructions issued through unencrypted Channels. The Client will bear all risks and any consequences that may ensue from tampering at the sender's end of any agreed Channel.
2. In providing the contact details of any persons authorised by the Client under the business relationship, the Client confirms that the provisions of this agreement also apply in their entirety to any communications, by means of the Channels, with such authorised persons. The Client undertakes to ensure that any authorised persons also comply with the provisions of this agreement.
3. Information sent through unencrypted Channels will only be processed during the hours the Bank is open for business. Any information sent by the Bank to the Client through the Channels will be deemed to have been duly delivered.
4. The Client agrees not to contact the Bank from the United States. The Client is aware that the transmission of information or instructions from other jurisdictions may be subject to restrictions, or even prohibited, under foreign law. The Client is required to comply with such restrictions.
5. The Bank may at any time refuse to receive or process information (e.g. payment orders) sent through unencrypted Channels, without providing reasons, and insist that the Client identifies himself by alternative means (by telephone, by providing a signature, or in person). The Bank accepts no liability for any loss or damage which the Client incurs from the non-performance of contractual obligations, or for any indirect or consequential loss and damage, such as loss of profit or third-party claims. Provided it has exercised ordinary care, the Bank is not liable for the consequences of any malfunctions or interruptions.
6. This agreement supersedes any prior agreements or arrangements regarding communications between the Client and the Bank through unencrypted Channels (e.g. by e-mail). As a result, all e-mail addresses to be used for communication purposes must be provided once again.
7. The Bank will verify the identity of the Client or any person authorised by the Client solely on the basis of the e-mail address indicated below. Accordingly, the Bank advises the Client and any persons authorised by the Client to provide an e-mail address that can only be used by the Client or the authorised person concerned. The Client acknowledges and agrees that any e-mails received by the Bank will be deemed to have been written by the

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person to whom the notified e-mail address indicated is assigned, irrespective of whether the e-mail was actually written or sent by that person or the information received by the Bank is accurate.

- 8. The Client is aware that information will be transmitted over the Internet, an open network that is accessible to anyone, and that third parties may therefore be able to infer the existence of a relationship with the Bank.
- 9. The Client undertakes to inform the Bank immediately of any changes to the e-mail addresses or telephone number notified.
- 10. The foregoing provisions also apply to fax transmissions. The Bank gives no warranty as to the accuracy and completeness of any data supplied. The Client assumes unlimited liability for any and all loss and damage that may be incurred due to the use (e.g. transmission errors, delivery to an incorrect destination, etc.) or misuse of this method of transmission. The Bank will charge the Client for any fax transmission costs incurred.
- 11. Either party may terminate this agreement at any time without providing reasons.
- 12. Except as otherwise provided herein, the General Terms and Conditions of Business and Safe Deposit Regulations apply.

Provision of key information documents and information

- 13. The Client requests that key information documents pursuant to Regulation (EU) No. 1286/2014 (PRIIP Regulation) and legally required information, particularly mandatory information pursuant to Directive 2014/65/EU (MiFID II), as well as other information documents (such as fact sheets and prospectuses of funds or structured products) and legally required information under comparable applicable provisions in Liechtenstein and abroad be supplied to the Client in future not in physical form, but by e-mail or by way of a website. The Client may request a physical copy at any time.

E-mail communication

Given name, family name:	Date of birth:	Personal e-mail address:	Telephone number:
_____	_____	_____	_____
_____	_____	_____	_____
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Place and date

Client signature / approval

Will be completed by the bank. Ersteller Ordernummer	Verantwortlicher Kurzzeichen, Unterschrift	Erstkontrolle Datum, Kurzzeichen, Unterschrift	Zweitkontrolle Datum, Kurzzeichen, Unterschrift
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