

Authorisation for electronic communication.

Please complete in full, sign and return the **original** by **post** (fax or e-mail not possible) to:
Swisscard AECS GmbH, P.O. Box 227, CH-8810 Horgen.

DETAILS OF PRINCIPAL CARDHOLDER

Last name/First name _____

Street/no. _____

Postal code/town _____

Card number _____

ELECTRONIC ADDRESS

E-mail _____

Mobile _____

AUTHORISATION FOR ELECTRONIC COMMUNICATION

The customer hereby confirms that the indicated email address and/or mobile telephone number (hereinafter referred to as the «electronic address») has/have been assigned to the customer in accordance with the law and is/are currently valid. **Acknowledging and consenting to the risks and duties to exercise due diligence listed below, the customer authorizes the issuer (including its agents offering or rendering services associated with the card) to send the following information to this electronic address with no further verification of authorization:**

- **Information about the client relationship and promotional material for the product** (e.g. information on statements and – if included in the applicable product – the loyalty program and insurance coverage, as well as tips regarding advantages to using the card, etc.) **and information about the card account (both from and retroactive to the date of this authorization).**
- **Fraud alerts.**
- **Requests for permission to send further information.** The information described in the request will not be sent without the customer's special consent.

Any further exchange of data (such as account queries) is possible only for specific products and only on the basis of a separate agreement.

Regardless of an authorization by the customer, the issuer reserves the right not to communicate electronically with clients domiciled outside Switzerland and/or with foreign electronic addresses.

The customer acknowledges that during electronic communication, data are transmitted without encryption via an open network with full public access, the Internet, or via mobile telecoms networks. The data are therefore transmitted regularly and without supervision across borders, even if the sender and recipient are both located in Switzerland. Data may be seen, modified, or misused by third parties. **It is therefore possible to conclude that a business relationship exists or will exist in the future, and the identity of the sender can be assumed or manipulated.**

The customer acknowledges that electronic communication entails other risks (possible manipulation of the computer by unauthorized persons, unauthorized use of the customer's instruments of identification, etc.). Insufficient technical knowledge and inadequate security precautions can make it easier for unauthorized persons to access the system (e.g. insufficiently protected storage of data on the hard disk, file transfers, monitor glare, loss of the laptop or mobile telephone, etc.). The customer is aware that the provider can determine when and with whom the customer has been in contact, and can create a usage profile based upon this information. Thus there is a risk that a third party could surreptitiously gain access to the customer's computer when the

customer is online, and that despite any precautionary measures, computer viruses and other malware could infect the customer's computer.

The customer acknowledges that the terms and conditions for the charge and credit cards of Swisscard AECS GmbH (the GTCs) also apply for electronic communication, particularly the duty to report any address changes set out in para. 7 (i), the disclaimers set out in para. 8.2 (f) to (h), and the release from any confidentiality obligation as set out in para. 11.10. The customer will inform the issuer without delay regarding any suspicion of misuse of the electronic address.

Subject to cases of wilful intent or gross negligence, neither the issuer nor third parties commissioned by the issuer assumes liability for any losses arising from errors, delays, or interruptions in transmission (including indirect and consequential damages). The issuer may at any time interrupt or block the receipt and transmission of information, etc. via an electronic address, either overall or in reference to specific services, particularly if misuse is suspected.

This authorization applies equally for any other card products (charge cards or credit cards) of the issuer (hereinafter referred to as the «cards») being used by the customer. If the customer modifies the authorization, it will apply equally to all of the customer's cards. Any previously granted authorizations will be altered accordingly. The authorization may be revoked at any time by means of a declaration to the issuer. Such a revocation will apply to all such cards of the customer existing as of the date of the revocation.

If the customer does not enter any electronic address in this application, this will not be considered as a revocation of a previously granted authorization for electronic communication, and will furthermore cause no deletion of a previously disclosed electronic address (e.g. for other cards). If the customer has entered an email address and/or a mobile telephone number for other cards and granted an authorization of electronic communication for it/them, but enters only one or neither of the two types of electronic addresses in this application, then the indications regarding electronic addresses entered in the application for these cards will be auto-completed based on the previously disclosed electronic address(es). If the electronic address specified in this application differs from a previously specified address, then the previously specified address will be replaced accordingly. Changes (including the later entry of another electronic address) will apply to all cards. The authorization for electronic communication will continue to apply likewise to the electronic address modified/updated accordingly.

Any request for the deletion of the email address or mobile telephone number must be made expressly and will apply to all cards.

Version 07/2015

Place/date

X

Signature of principal cardholder

X