

## Application to use the client portal

VP Bank (Luxembourg) SA (hereinafter referred to as "the Bank"). For clarity and legibility, the pronoun "he" is used to refer to persons of either sex.

.....  
Account holder (Client)

.....  
Client number

The undersigned hereby applies to use the client portal or, as applicable, agrees to the use of the client portal by third persons in accordance with the following conditions. This application to use the client portal will cover all money / securities accounts assigned to the client number and the use of the e-banking mobile.

### Use of the client portal

The client portal service will be used by the following user. The login details will be sent to the address indicated below.

.....  
Given name / Surname

.....  
Existing client portal contract number

.....  
C/o / for attention of / PO box

.....  
Street

.....  
Postcode, town/city

.....  
Country of domicile

### Authorisations

The user/s will be granted the following authorisations for the above-mentioned client.

- Electronic correspondence (e-Post) (see section II. B. Additional Terms and Conditions for Electronic Services "16. Electronic bank documents (e-Post)" of the General Terms and Conditions)
- Data access (account/portfolio/transaction information)
- Payment transactions<sup>1</sup>
- Stock exchange orders<sup>2</sup>

### Conditions of use

The General Terms and Conditions apply, in particular section II. B. Additional Terms and Conditions for Electronic Services. The Client hereby confirms that he has duly noted the contents (which are also available at [www.vpbank.com](http://www.vpbank.com)) and hereby recognises them as valid. The Client undertakes to make the participant aware of the General Terms and Conditions. By using the client portal, the user declares that he has duly noted the contents of the General Terms and Conditions and recognises them as valid. This application to use the client portal will not be considered accepted by the Bank until such time as the Bank confirms this by sending out the particulars regarding access to the client portal.

### Authorisation and conferral of powers in the client portal

By signing this application to become a client portal user, the Client confers on the User right of access to e-Post and, if requested, to information regarding all account, securities account and transaction information as well as to data on ESR transactions (payment transactions, stock market orders, account statement requests, incoming ESR transactions) assigned to the Client named in this application to use the client portal.

<sup>1</sup> Possible only if the user has the relevant signing authority.

<sup>2</sup> Entitlement to execute stock exchange orders cannot be conferred on clients resident in Canada or India.

**VP Bank (Luxembourg) SA**

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The Client's authorisation of the User to use the client portal will remain in effect until written revocation has been received by the Bank. e-Post can only be revoked if the User's authorisation is revoked at the same time. If the User is identical to the Client, e-Post cannot be revoked. An issued authorisation will not expire upon the death or incapacity of the Client, but will remain in effect until revoked in writing, irrespective of any statements to the contrary in commercial register entries or other publications.

Unless expressly stipulated otherwise, a revocation of or change to a User's authorisation according to the forms of the Bank will not alter the User's authorisations to use the client portal as set out above. Rather, any alteration of the abovementioned authorisation/s will require express revocation, as described in the foregoing paragraph.

**Banking secrecy**

The Client and/or user duly note/s that because of the way the Internet is designed, its use as a transmission medium means that data relating to the Client may be sent in an uncontrolled manner via other countries, even if the sender and recipient are both located in the same country (e.g. Luxembourg). Luxembourg banking secrecy legislation is applicable solely to data situated in Luxembourg. The legal systems of other countries will often not provide a level of protection for the Client's privacy comparable with the requirements of Luxembourg legislation. The sender and recipient are identified on the Internet in unencrypted format. It is therefore possible for third parties to infer the existence of a banking relationship.

The Client and/or user also hereby accepts that notifications from the Bank which the Client and/or participant has arranged to receive separately via e-mail, text message, etc., are normally unencrypted, meaning that banking secrecy does not apply.

.....  
Place/date

.....  
Signature/s Account holder/s (Client/s)

.....  
Place/date

.....  
Signature/s user/s