

1. General provisions

- 1.1 The Cash card (the "Card") can, with the prior agreement of Banque Cantonale Vaudoise ("BCV"), be used with the functions made available and communicated to the Card holder by BCV. BCV shall also issue the Card holder a personal identification number (the "PIN").
- 1.2 The Card shall be issued in the name of the holder of the account to which it gives access (see Section 1.3), or in the name of one of the account holder's representatives.
- 1.3 The Card shall be used to operate the account to which it is linked (see Section 1.2) at BCV ATMs.
- 1.4 The Card shall be valid for a specified period of time. It is, however, automatically renewed if normal business conditions so allow, and provided the Card holder has not expressly canceled the Card.
- 1.5 The PIN must be kept secret and the card must not be given to a third party. If the card or the PIN is lost, BCV must be informed immediately so as to minimize any misuse of the Card.
- 1.6 The Card may be used only if the account to which it gives access provides sufficient coverage (account funds or credit limit).
- 1.7 BCV has the right to debit the account held by the account holder for amounts resulting from the use of the Card and the PIN.
- 1.8 The holder of the account to which the Card gives access shall assume all risks resulting from loss due to the loss, fraudulent use, falsification, or forgery of the Card or from disclosure of the PIN.
- 1.9 ATMs and the sites where they are located must be used in accordance with their intended purpose and in accordance with any related restrictions. The Card holder shall be responsible for any and all consequences and losses arising from non-compliant use.
- 1.10 The Card shall remain the property of BCV, which is entitled to request that the Card be returned at any time. If a power of attorney is revoked or the account is closed, the account holder shall be responsible for immediately returning all related cards.
- 1.11 ATMs and the surrounding areas may be under video surveillance.

2. Cash withdrawals or deposits at BCV ATMs

- 2.1 The Card holder shall be issued the Card along with a PIN under separate cover.
- 2.2 The Card holder may, at any time and at any ATM installed at BCV, create a new PIN consisting of four to six digits to replace the old one. For security reasons, the PIN must not consist of combinations of numbers that are obvious or easily worked out.
- 2.3 BCV shall set withdrawal and deposit limits and inform the Card holder thereof.

- 2.4 The Card holder shall be subject to a daily limit on BCV ATMs. The Card holder may withdraw a maximum of CHF 5,000 per day, provided that sufficient funds are present in the account (see Section 1.6).
- 2.5 The account holder shall be liable for all withdrawals and deposits of cash made with the account holder's card or with those of the account holder's representatives who are registered under the corresponding card numbers. The following shall be considered a debit or credit advice: confirmation of withdrawals or deposits and ATM receipts issued at the Card holder's request when making a withdrawal or deposit. No other debit or credit advice shall be issued by BCV.
- 2.6 BCV shall block the Card if the account holder or the account holder's representative expressly makes the request, if the Card and/or PIN is reported lost, or if a power of attorney over the Card is revoked and the corresponding Card is not returned. The account holder is liable for any misuse of the Card, which may occur despite the normal card-blocking measures. The account holder may be charged for any costs incurred to place the block.

3. Information provided by ATMs

BCV shall not be held liable for the accuracy and completeness of any information provided by ATMs.

4. Malfunctioning ATMs

BCV shall not be held liable for any loss resulting from the malfunctioning of an ATM.

5. Fees

BCV sets the fees for the services described in this document and reserves the right to change those fees at any time. BCV will inform the account holder of any such changes by sending a circular letter, by providing brochures in its offices or by any other means it deems appropriate.

6. Amendments to these Terms and Conditions

BCV reserves the right to amend these Terms and Conditions of Use at any time, particularly when new services are made available. BCV will inform the Card holder of any amendments by circular letter or any other appropriate method. If the Card holder does not agree to the amendments, the Card holder must return the Card to BCV immediately.

7. General conditions, applicable law and jurisdiction

In all other respects, BCV's General Conditions shall apply, particularly the clauses relating to the application of Swiss law and the place of jurisdiction at the place of BCV's head office in Lausanne. The account holder and/or Card holder hereby acknowledges having received a copy of the General Conditions.