

Agreement on Communication via Telephone and E-mail

The (securities) account holder and any other authorised signatories (authorised representatives of legal entities and natural persons) agree to the following terms by selecting the method of communication, providing the requested information, and signing this Agreement with Schoellerbank Aktiengesellschaft (called the "Bank" in the following). This Agreement shall only come into effect when it has been signed by all (securities) account holders.

The (securities) account holders and authorised signatories are called "User" in the following.

If a User has not provided all the information required according to the respective variant A) and/or B) his first and last name the Agreement shall not come into force with this User for the respective communication method but shall come into force for the other Users.

This Agreement shall apply to all current and future (sub-)accounts and securities (sub-)accounts held under the indicated customer number.

Account holder

Customer number

☐ **A) Order placement by telephone**

First and last name of the User

Telephone (if not yet provided to the Bank)

1. The (securities) account holder instructs the Bank to execute all orders placed by telephone by the named Users for all current and future (securities) accounts held under the customer number specified above pertaining to:
 - a) domestic and foreign transfers
 - b) orders for conversion into other currencies
 - c) orders for opening, changing, extending, and redeeming time deposits in EUR and foreign currencies
 - d) securities orders (excepted securities account transfers)
2. A code word shall be agreed between each User and the Bank in an annex to this Agreement. The User shall specify the code word in this separate annex to this Agreement. The Bank shall verify the authorisation of the User to place orders by telephone by requesting this code word when such orders are placed.
3. The User shall keep the code word in the strictest of confidence and shall not allow any third parties to gain knowledge of the code word. The User shall immediately notify the Bank of the loss, theft, misuse, or other unauthorised use of the code word as soon as he or she becomes aware of it.

4. If the User submits a signed order confirmation to the Bank after submitting an order by telephone, this signed confirmation shall clearly bear the designation "Confirmation of telephone order".
5. If there is reason to doubt the identity of the User submitting the order, the Bank shall be authorised to verify the User's identity by at least one of the following means before executing the telephone order:
 - a return call to the User
 - requesting an order confirmation by e-mail or online banking (if agreed with the User)
 - verification of the telephone order by means of a written order confirmation
6. The Bank shall be entitled but in no way obligated to execute telephone orders if verification as described in the previous item is not possible.
7. In the event of joint signatory powers, the Bank shall not execute the order until a sufficient number of Users have authorised the order.
8. The Users authorise the Bank to deliver the cost information pursuant to Section 48 Austrian Securities Supervision Act (Wertpapieraufsichtsgesetz; WAG) 2018 and the suitability report pursuant to Section 60 WAG 2018 to them immediately after the conclusion of the transaction in the case of securities orders submitted via telecommunication and that therefore do not allow the cost information and suitability report to be delivered in advance. The User shall have the option to delay individual transactions in order to receive the cost information and the suitability report prior to the execution of the transaction by requesting this before submitting the order. The User shall be entitled to receive printed customer information documents (KID) free of charge.

☐ **B) Communication via e-mail (order placement not permitted)**

First and last name of the User

E-mail (if not yet provided to the Bank)

1. The (securities) account holder authorises the Bank to correspond with the Users specified here by e-mail for purposes other than advertising pursuant to § 107 of the Telecommunications Act 2003. Each User shall be entitled to revoke this authorisation with effect for communication with him or her at any time with no period of notice, and the (securities) account holder at any time with no period of notice with effect for all Users.
2. **Orders may not be placed by e-mail.**
3. **The customer hereby acknowledges that the Bank will only send messages by email if a secure connection ("TLS") to the customer's email system is possible. If such a secure connection cannot be established, the email will not be sent (so-called Forced Outbound TLS). In this case, the Bank will attempt to inform the customer that the email could not be delivered. Afterwards, both parties will strive to identify and resolve the issue promptly. An alternative electronic communication method between the customer and the Bank is secure transmission via Schoellerbank Online Banking.**
4. The Bank generally advises the User to conduct all electronic communication via online banking. The additional risks involved with communication via e-mail as opposed to via online banking as recommended by the Bank are:
 - a) The risk of data loss or incomplete data transfer.
 - b) The possibility of data manipulation by third parties in the event of unauthorised access to the User's e-mail account. The secured messages in the online banking safe deposit box are protected by a second authentication factor that only the User has access to. This makes unauthorised access significantly more difficult.
 - c) The Bank recommends the use of a firewall and a regularly updated virus scanner to keep the risk of unauthorised access as low as possible.

C) General provisions

1. The User shall be entitled to terminate this Agreement with immediate effect at any time (without providing grounds); this shall be done in writing (i.e. not by telephone or e-mail). The Bank shall be entitled to terminate this Agreement at any time with a period of notice of 2 months. The Bank shall also be entitled to terminate this Agreement with immediate effect for important reasons that make the continuation of the Agreement unreasonable.
2. The customer consents to having all telephone calls and electronic communication between him or her and the Bank recorded. This also includes the recording of telephone calls and electronic communication via devices that have been provided to an employee or freelancer by the Bank or that the Bank has authorised or approved for use by such persons. Therefore, the customer shall not engage in communications pertaining to the activities of the Bank by telephone or e-mail via devices of the Bank's employees or freelancers when he or she is aware that the employee or freelancer is using a device that does not allow the Bank to record or copy telephone calls or e-mails.

The customer acknowledges that not only the immediate party to a telephone conversation is privy to any business declarations and agreements made by telephone, but that knowledge of such declarations and agreements may be gained by all persons who are responsible within the Bank or otherwise for observing the legal requirements, assessing the factual and legal situation, exercising any claims, and making decisions about such claims. He or she also acknowledges that the Bank shall be unable to provide him or her with financial services if this consent is revoked.

3. Upon conclusion of this Agreement, any consent for the provision of information in electronic form (bank form PC406) granted before the conclusion of this Agreement and agreements regarding order placement by telephone/fax (bank form PC135) or agreements regarding order placement by fax (contained in bank form PC172) concluded before the conclusion of this Agreement shall be jointly dissolved.
4. Any further agreements regarding communication by telephone and e-mail concluded under the customer number listed above shall serve as supplements and shall not nullify previously concluded agreements regarding communication by telephone and e-mail.
5. Changes to a User's telephone number and/or e-mail address do not require this Agreement to be renewed.
6. Unless specified otherwise in this Agreement, the terms of the (securities) account agreement and the "General Terms and Conditions of Schoellerbank Aktiengesellschaft" as amended at the time of the conclusion of this Agreement shall apply.
7. **Information on the processing of personal data can be found in the data protection notice on the Bank website at www.schoellerbank.at/Dataprotection.**

City			X
	Date		Signature of all account holders/Signed and executed on behalf of entity

City			X
	Date		Signature of all Users

City			X
	Date		Signature of all Users

City		Schoellerbank Aktiengesellschaft
	Date	