

Terms for electronic services

1 Scope

These terms apply to the provision by St.Galler Kantonalbank AG of electronic services, which are also subject to the basic contract and basic documents. You confirm that you have noted and will abide by these.

2 Username, password and other identifying details

You must enter a valid username and password, and any other identifying details required in order to access electronic services. However, we may still refuse to carry out instructions, and require you to provide us with additional proof of identity, such as a signature or a personal visit.

3 Duty of care

You must change your password as soon as you receive it, and at regular intervals thereafter. It must not consist of combinations that are easy to guess, such as your telephone number, date of birth or car registration number. You must keep your username and password and any other identifying details secret and ensure that they are not misused. If you have any grounds to believe that an unauthorised person may have gained access to your password, you must change it immediately. If this is not possible, you must contact us immediately, and we will block the services concerned. You must ensure that all information you enter is correct and complete. If our system accepts it, you will receive confirmation. You must use suitable and up-to-date protective measures, such as antivirus programs, to minimise the security risks involved in using the internet, your mobile telephone, or other means of communication.

4 Security

Because we use encryption, it is not normally possible for unauthorised persons to gain access to confidential customer information. However, even if both we and you take appropriate security measures, this does not guarantee total confidentiality. The computer, mobile telephone or other device and/or network you use to communicate with us are beyond our control, and may represent a system vulnerability. You are aware of the following risks, among others:

- Unauthorised third persons may be able to access and gain control of your device.
- Even if a message is encrypted, the details of the sender and receiver are not.
- Encrypted information may be sent to other countries without your knowledge, even if the sender and recipient are both in Switzerland. Once abroad, the data is no longer subject to Swiss banking confidentiality and data protection laws.
- Information sent to us by email, text message or similar means is normally unencrypted.

Our website provides details of the security measures you can take, and you must take reasonable precautions.

5 Blocking your account; service interruptions

You may block individual electronic services to prevent access by yourself or your agents. We may also impose such a block without prior notice, or temporarily suspend the service if we identify security risks or carry out system maintenance.

6 Error notification

You must check that all payment, dealing or other instructions have been received and carried out correctly, and notify us immediately if they have not.

7 Dealing instructions

Dealing services are not provided on a 24-hour basis: availability details are given in the document offering the service. We cannot provide advice as to whether a particular product is suitable for you, and you should also consult our brochure entitled Special Risks in Securities Trading. By issuing dealing instructions, you confirm that you are familiar with market practice and with the structure and risks of individual transactions, and we cannot provide explanations or assessments of the risk involved. If you require personal advice, you must contact your customer advisor. You are responsible for complying with the legal and other requirements applying to each transaction and to the market as a whole. We may decline or cancel dealing instructions if they do not comply with these requirements, or for any other reason.

8 Foreign laws; import and export restrictions

Use of the services from abroad may be subject to local legal restrictions. Compliance with these is your responsibility, and we may not be held liable for your failure to do so.

9 Cancellation

Either party may cancel the services at any time without notice.

10 Changes to these conditions

We may change these conditions at any time, in which case you will be asked for your consent the next time you log in.