

Information Sheet

Agreement on Participation in BusinessNet concerning conferment of the function “Authorised recipient for electronic mail”

The mailbox in BusinessNet (also “BusinessNet mailbox” or “BusinessNet communications centre”) was created with a view to promoting state-of-the-art, fast and environmentally friendly communication between UniCredit Bank Austria AG and the BusinessNet Agreement holder. This BusinessNet mailbox offers the possibility for paperless and therefore environmentally friendly communication. The messages received in this way can be accessed, printed out and saved over a reasonable period of time. This communication platform meets all the Internet banking security requirements.

UniCredit Bank Austria AG transmits electronically via the BusinessNet mailbox letters, declarations, information, confirmations and other documents which it is required to communicate or make accessible to the Agreement holder by virtue of statutory provisions or the agreement concluded with the Agreement holder. The function of “Authorised recipient for electronic mail” was created as part of the Agreement on Participation in BusinessNet for the purpose of accessing such electronic mail. In this context the Agreement holder is responsible for naming one or more authorised users as “authorised recipients for electronic mail”.

With the transmission of this electronic mail to the BusinessNet mailbox of the authorised user(s) with the function “Authorised recipient for electronic mail”, which is assigned to the BusinessNet Agreement holder, these electronic mail items can be accessed by the relevant authorised user and are considered to have been received by the Agreement holder on the following business day (thus not on a Saturday, Sunday or legal holiday). The Agreement holder shall ensure that such electronic mail is read and processed by the authorised user(s) vested with the function of “Authorised recipient for electronic mail” in a timely manner and, if necessary, that it is immediately forwarded to a competent employee in the Agreement holder’s company in order to prevent any adverse consequences which could in particular result in a failure to meet a deadline.

The authorised user(s) with the function “Authorised recipient for electronic mail” shall be responsible for regularly checking his BusinessNet mailbox assigned to the Agreement holder, for reading without due delay the electronic mail items received in the mailbox, and for either processing them himself within the scope of the authority granted to him by the Agreement holder or forwarding an item to the office or person in the Agreement holder’s company which/who is responsible for its processing.

UniCredit Bank Austria AG transmits via the BusinessNet mailbox all communications and declarations required in the context of the overall business relationship (especially, but not exclusively, current account and safe-custody account statements, information on individual orders concerning payments or securities transactions, confirmations relating to specific transactions or the conclusion of transactions, notification of amendments to terms and

conditions and of changes to fees and charges, notice of termination, and similar communications) to the extent that this is technically possible and unless mandatory legal provisions oblige UniCredit Bank Austria AG to deliver such communications and declarations by post or in some other acceptable manner.

UniCredit Bank Austria AG notifies the authorised user with the function “Authorised recipient for electronic mail” that there is a message in the BusinessNet mailbox; for this reason the authorised recipient needs to use a mobile TAN (via SMS or push message). This notification assumes that the authorised user with the function “Authorised recipient for electronic mail” uses the mobileTAN system. In this context it is not sufficient to use only CardTAN; this precludes the exercise of the function “Authorised recipient for electronic mail”.