Julius Bär

PAYMENT ACCOUNT AND PAYMENT SERVICES

Information for consumers pursuant to the Law of 8 March 2023 on the accessibility for products and services, as amended

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With this information Bank Julius Baer Europe S.A. (the "Bank", "we", "our") meet the requirements of section 15 (2) of the Luxembourg Law of 8 March 2023 on the accessibility for products and services, as amended (the "Accessibility Act"). This law is transposing Directive (EU) 2019/882 of the European Parliament and of the Council of 17 April 2019 on the accessibility requirements for products and services into Luxembourg law. The Accessibility Act aims to ensure accessibility of products and services offered by companies. This means that companies must enable all consumers to access the products and services offered. The goal is to ensure that all consumers can equally participate in society.

Please note: This information is intended to explain our payment account and payment services in a clear manner. It is not legally binding. Only your contract documents are legally binding.

This information is divided into four parts:

Part 1 contains specific information.

Here we will explain our payment account and payment services to you.

Parts 2, 3 and **4** contain general information.

- Not satisfied with our services?

  Part 2 informs you about your options if you want to get in contact with us or file a complaint.

- Would you like to know how we implement the requirements of the Accessibility Act into our services?

  Part 3 explains how to access and make use of our services.

- Experiencing problems with the accessibility of our services?

  Part 4 helps you to get in touch with accessibility support. Also, you will find details of the competent supervisory authority in Luxembourg.

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1 EXPLANATION OF OUR SERVICES

In this section we explain to you our payment account and payment services. You will learn what each service includes and how it works. We also address the terms that are important for understanding and using our services.

1.1 What is a payment account?

A payment account is an account on which you can carry out various payments (payment transactions). The following payment transactions are possible, for example:

- You can use your payment account to receive money, such as your salary, pension or alimony.
- You can use your payment account to deposit and withdraw cash.
- And you can use your payment account to carry out cashless payment transactions (for example transfers cash deposits or standing orders).

Transfers can also be commissioned via online banking or a mobile app. If you want to use this option, you must agree to online banking with us.

1.2 What are payment services?

We offer various services in connection with a payment account. These services are called payment services. The range of services is described in this document.

1.3 How does account management work?

If you are interested in a payment account, you need to sign an account opening contract with us. We will then open a payment account for you. On your payment account, you can commission us to perform payment services (for example cash deposits, cash withdrawals, transfers, standing orders). We meet our contractual obligations by crediting or debiting your account with the corresponding entries. You can obtain a statement of account, which is a record of all transactions and your current balance. The statement of account will show you all the transactions we have made through your account as instructed by you. It will also include the net result of these transactions, known as the daily balance. This is your account balance.

We operate the payment account on a current account basis. A current account is also known as a cash account. The balance of all individual transactions performed is reported to you in the form of a final statement.

1.4 How do transfers work?

A transfer is a transaction in which money is credited from your account towards another account chosen by you. In other words: you instruct us to transfer a specific sum of money to a specific payee. Your payment account is debited with this sum of money and the same sum of money credited to the payee's account.

You can give us a transfer instruction as a payment order in various ways, depending on your agreement with the Bank at the time of account opening (e. g. online banking, e-mail and/or phone).

When giving a transfer instruction, you must specify the following details:

- Payee's name
- IBAN (International Bank Account Number)
- BIC (Bank Identifier Code), if applicable
- Amount in euros or in another currency

We will process your transfer instruction if the following conditions are met:

- Your transfer instruction was received by us.
- Your transfer instruction is authorised, for example by your signature.
- You have made all necessary information available.
- Your payment account has sufficient funds or a credit line. (A credit line is a fixed upper limit on a loan that you have taken out with us.)

All important regulations regarding transfers can be found in the General Business Conditions of the Bank.

1.5 Is it possible to overdraw the payment account?

You can agree with us that you are allowed to overdraft your payment account. This means that you can debit your account even if your payment account does not have sufficient funds. As we put it, we grant you an overdraft facility. Therefore, we speak of an agreed-upon overdraft facility.

Such an agreement is a general consumer loan or a general consumer loan contract (see also our information on the consumer loan contract). In this contract, we agree with you on how high you are allowed to overdraft your payment account. We also agree with you on the interest rates and charges we will bill you in exchange for the overdraft. The necessary condition for concluding a general consumer loan contract is your creditworthiness. The amount of the overdraft facility is usually based on regular payments made to your account, such as your salary.

If you exceed the agreed-upon overdraft facility, we can still voluntarily execute a payment order. We can usually assess whether an overdraft of your payment account is acceptable. In this case, we speak of a tolerated account overdraft. However, we might only do so voluntarily, and you do not have a claim to a tolerated account overdraft. This also applies if we did not agree on an agreed-upon overdraft facility with you.

All details regarding the tolerated overdraft of your payment account are agreed upon in the payment account contract.

1.6 What costs will incur for the payment account and payment services?

There are specific costs for the payment account and payment services You can find a list of the individual costs in our schedule of prices and services.

The interest rates for agreed-upon overdraft facilities and tolerated account overdrafts are determined by the regulations that you and we have agreed upon in a separate agreement. We will inform you regularly about the applicable interest rate.

All due costs and interest will be debited to your payment account at the end of each accounting period.

1.7 Is there a fixed term for the contract? What are the termination conditions?

We conclude a payment account contract and contracts for payment services with you for an indefinite period. You can terminate the respective contract at any time by respecting a notice period of one month. The Bank must observe a notice period of two months if we want to terminate the respective contract with you.

In the case of an extraordinary termination (termination for important reasons), there is no notice period in principle, neither for you nor for us as a Bank. The conditions for terminating a contract for important reasons are outlined in the respective contracts with the Bank.

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1.8 Where can the individual contractual provisions be found?

Provisions regarding our services in connection with a payment account or our payment services can be found in the account opening documentation which are including the respective contractual agreements between you and the Bank. Moreover, you will find further provisions in our General Business Conditions (GBC).

2 YOUR OPTIONS FOR PROVIDING FEEDBACK OR FILING A COMPLAINT

We would be pleased to receive your feedback. Please address your feedback directly to your relationship manager, he is glad to be at your disposal. He is your direct contact person especially in case of further enquiries concerning advisory services, portfolio performance, transactions, banking services, pricing schedule, IT-systems etc. Many things can be solved non-bureaucratic and satisfying that way. Alternatively, if you have a complaint please address it in written form to us by using one of the following communication channels:

Bank Julius Baer Europe S.A.
Attn. Complaint Management
14, rue Edward Steichen,
L-2540 Luxembourg
E-Mail: ComplaintManagement.Lux@juliusbaer.com

Furthermore, it is your discretion to address your complaint directly for the attention of our management board. In any case, please take care to communicate the following information together with your complaint:

- The reason for your complaint or a description of the identified mistake respectively
- Your contact data (name and address as well as your account number)

We will confirm the receipt of your written complaint within a maximum of 10 business days and we will take care of an answer as fast as possible, but not later than one month. If in particular cases it takes us more than one month to respond, we will inform you about this. If your complaint is relating to payment services, the Bank will provide feedback within 15 days.

If you are not satisfied with our response, you may refer your complaint directly to the Commission de Surveillance du Secteur Financier (CSSF):

The CSSF is competent to receive complaints from customers (natural or legal persons) of the professionals subject to its supervision and to act as an intermediary in order to seek an amicable settlement of these complaints. The CSSF acts in its capacity as alternative dispute resolution ("ADR") entity, notably pursuant to the European legislation relating to the out-of-court resolution of consumer disputes that was transposed into Luxembourg law and introduced into the Consumer Code in 2016. The CSSF is registered on the list of ADR entities within the meaning of Article L. 431-1 of the Consumer Code and on the list of ADR entities established and published by the European Commission. The complaints that are sent to the CSSF are handled by its legal department: "Legal Department Consumer Protection/Financial Crime" of the CSSF. The out-of court resolution of disputes takes place on a voluntary basis and is free of charge. In order to facilitate the filing of a complaint, the CSSF publishes a complaint form on its website: https://www.cssf.lu/en/customer-complaints/. The complaint form can either be filed online or sent by mail, fax or email:

- by mail to the following address:

  Commission de Surveillance du Secteur Financier
  Département Juridique CC
  283, route d'Arlon
  L-2991 Luxembourg

- by fax using the following number:

  (+352) 26 25 1-2601

- by email to the following address:

  reclamation@cssf.lu

3 CHARACTERISTICS OF ACCESSIBILITY OF OUR SERVICES

You would like to know how we meet the requirements of the Accessibility Act with regard to our services? In this section, we will inform you about the characteristics of the accessibility of our services.

Background:

The Accessibility Act obliges us, among other things, to adhere to guidelines for accessible web content. These guidelines are intended to enable all people, especially those with disabilities, to access web content. The guidelines are based on four principles of accessibility:

- **Perceivability:** As many people as possible should be able to perceive information and IT functions. This means, that we, for example, ensure that for each image or graphic there is an alternative means of perception available, such as written text.
- **Operability:** As many people as possible should be able to use the IT functions. This means, for example, that we ensure our web content can be operated using an ordinary keyboard.
- **Understandability:** As many people as possible should be able to read and understand the web content clearly. For example, we offer our web content in simple and understandable language whenever possible
- **Robustness:** The web content must be compatible with so-called assistive technologies as far as possible. Assistive technologies include, for example, programmes for reading out or enlarging web content, but also for converting speech into text. This means, for example, that we ensure important standards for the use of assistive technologies are observed, such as the technical structure and labelling of the content.

We meet the requirements of the Accessibility Act by implementing these principles in our services.

3.1 Accessibility of services

The following describes the characteristics of the accessibility of our services in combination with a payment account or our payment services:

Executing payments:

You have different options to initiate payment orders:

- You can initiate payment orders electronically, for example through online banking or mobile banking apps. The electronic access channels have various sensory channels such

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as: Descriptions of elements like images and graphics that do not contain text; optimisation of contrast; adjustment of font size and line spacing; input by use of a keyboard.

– You can also initiate payment orders via email or phone with your relationship manager (at least if you agreed on such communication channel during the account opening).

Information on your account:

You have different options to retrieve information about your account, such as your account balance and transactions (credits and debits due to payments, security transactions etc.):

– You can also retrieve information about your account electronically, for example through online banking or mobile banking apps. The electronic access channels have various sensory channels, such as: Descriptions of elements like images and graphics that do not contain text; optimisation of contrast; adjustment of font size and line spacing; input by use of a keyboard; Information can be accessed by a screen-reader.

– You can also request information from your relationship manager via email or phone

Authentication methods and security functions:

You can use authentication methods and security functions barrier-free, for example when entering the PIN when using online banking or mobile banking apps. Also the two factor authentication is accessible.

Mobile banking apps:

Mobile banking apps have various sensory channels, such as: Descriptions of elements like images and graphics that do not contain text; optimisation of contrast; adjustment of font size and line spacing; input by use of a keyboard. Information can be accessed by a screen-reader.

3.2 Accessibility of this information

The characteristics of accessibility of this information are as follows:

– We provide you with this information through various access channels, namely via a personal handover by your relationship manager or via the Bank's website (www.juliusbaer.com).

– The content of this information is written in clear language. The B2 level of the Common European Framework of Reference for languages (CEFR) is not exceeded.

Note: This does not apply to the actual service contract or the General Business Conditions (GBC) and pre-contractual information that are connected to the service contract.

– The layout of this information has a specific design and the description of the typography used, e. g. the font, line length, line spacing and highlighting of important texts were chosen to be user-friendly.

3.3 Accessibility of documents related to our services

The characteristics of accessibility of documents related to our services (including this information) are as follows:

Documents are perceivable. This means:

– Documents have partly the format PDF-UA and / or are web-based. This format can be converted into other formats. They can be enlarged for better readability. Screen-readers can interpret the documents and read aloud the content on the screen. Therefore, the documents are available to you through several sensory channels.

4 COMPETENT MARKET SURVEILLANCE AUTHORITY

Do you have problems concerning the accessibility of our services? In this section we will inform you about who you can contact.

The competent authority in Luxembourg is called «Office de la surveillance de l'accessibilité des produits et services » (OSAPS)

OSAPS will, among other things, act as a reference point for accessibility. OSAPS will provide companies with guidelines, tools and advice to help them improve the accessibility of their products and/or services. In addition, any person can inform OSAPS of the non-compliance of a product or service.

If you have problems with our service, you can submit a complaint to the OSAPS. The OSAPS may then initiate legal measures against us. In your complaint, you can claim that we are violating a requirement of the Accessibility Act The contact details of the OSAPS are:

Surveillance authority for the accessibility of products and services (OSAPS)

13c, rue de Bitbourg
L -1273 Luxembourg-Hamm
Luxembourg
E-Mail: info@osaps.etat.lu
Phone: +352 2477-6565

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