

Special Terms and Conditions for Agreement for Receipt of Documents in Electronic Mailbox

1. These Special Terms and Conditions for Agreement for Receipt of Documents in Electronic Mailbox ("the Agreement") constitute an addendum to your Agreement for use of our Direct Banking services and incorporate the Special Terms and Conditions for Direct Banking save where otherwise provided herein.
2. The Bank provides an electronic mailbox facility via our eBanking Service. The electronic mailbox facility is used to send correspondence from us to you (electronic mail) electronically and without the need for any paper copies of that electronic mail to be sent to you. The type of electronic mail that we will send to you electronically can be changed from time to time and we reserve the right to send you mail in either electronic form only, paper form (via ordinary mail) only or both electronic and paper form.
3. You agree to receive electronic mail to your electronic mailbox from us to the same extent and with the same legal validity as paper-based mail. You must use our eBanking Service and have an electronic mailbox if you want to receive documents from us in electronic form under this Agreement.
4. On entering into the Agreement for Receipt of Documents in Electronic Mailbox, all future documents sent by us in electronic form will be sent to your electronic mailbox. You agree that you will no longer receive these documents by ordinary mail in paper form.
5. Documents that you receive in your electronic mailbox could include statements of account, confirmation notes, payment advices, various other statements (annual summaries, total summaries) and payment statements.
6. These are merely examples and the number of types and volume of documents you will receive in your electronic mailbox will gradually increase.
7. You may temporarily suspend your electronic mailbox service without terminating this Agreement by following the 'Unsubscribe' instructions on our eBanking web page. You agree that once you have suspended this service you will then receive all documents sent by the Bank to you in paper form by ordinary mail. We undertake to complete this suspension within one week of receipt of your request to suspend the service.
8. If you wish to reactivate this service to receive your documents from us in electronic form, you must follow the 'Resubscribing for Electronic Mail' instructions on our eBanking web page. We may take up to one week to reactivate this service.
9. We store the contents of documents sent electronically in accordance with applicable laws, regulations and regulatory requirements.
10. If you wish to store the electronic documents yourself, you can either print them or save them on your computer.
11. If you cease to be an eBanking customer you will lose access to the contents of your electronic mailbox and you should take such steps as you deem appropriate to retain copies of any electronic mail that we have sent to you. You should be aware that once you export information from a secure website it will no longer be secure.
12. You are responsible for opening and checking documents sent electronically from us. You should check the electronic documents carefully as you would ordinary, paper-based documents. Your responsibility is the same as if the documents were paper-based and had been sent by ordinary mail.
13. If you do not have access to eBanking for a certain period of time, you must notify us immediately whether you wish to terminate your Agreement and receive paper-based documents by ordinary mail in future, or want to continue receiving the documents electronically. You may also temporarily suspend the delivery of electronic mail (see clause 7).
14. Your responsibility and our liability are governed by the Special Terms and Conditions for Direct Banking.
15. We cannot be held liable for losses to you arising out of or in connection with your use of your electronic mailbox.
16. We reserve the right to send to you documents (which you would normally

Special Terms and Conditions for Agreement for Receipt of Documents in Electronic Mailbox

receive electronically as a result of this Agreement) in paper-based form by ordinary mail, in particular if we are required by applicable laws, regulations or regulatory requirements to do so.

17. You may terminate this Agreement online by following the instructions on our web page and the Bank will terminate the service within one week of receipt of your request to cancel and will thereafter send to you your mail by ordinary paper-based mail. We may terminate this agreement in accordance with the Special Terms and Conditions for Direct Banking .
18. We store, use and disclose information in accordance with the Special Terms and Conditions for Direct Banking and Clause 8 of the General Terms and Conditions.
19. We may change the Agreement in accordance with the Special Terms and Conditions for Direct Banking.