

Special conditions for eBill

Valid from 1 October 2025

1 Scope of application

eBill is an e-banking service. These special conditions apply to the eBill service made available to the client/payor or invoice recipient (hereinafter referred to as "Client") on the SIX e-billing portal ("SIX" hereinafter means SIX Group Ltd, each of its Group companies and each legal successor to one of these companies) which can be accessed securely from the e-banking system. These conditions form an integral part of the conditions for e-banking of Zuger Kantonalbank (hereinafter referred to as the "Bank").

2 Services

The Client can participate in the e-billing system operated by SIX via the Bank's e-banking system and register for electronic billing. Upon registration, the Client is added to the register managed by SIX. When calling up eBill, the Client leaves the Bank's e-banking system and is routed directly without any further identity checks to the e-billing portal of SIX, where Clients can process their electronic bills, i.e. receive, check, pay or reject bills and receive reminders, credit advices and notifications. Data are exchanged between the Bank's system and the e-billing portal via a protected and authenticated channel.

The Client registers for eBill with the preferred bill issuers on the e-billing portal. Incoming electronic bills, reminders, credit advices and notifications are delivered to the Client's mailbox on the e-billing portal (hereinafter referred to as the "Account") for inspection and download. Approved electronic bills are paid via an automatically generated electronic payment order on the Bank's e-banking system. Clients can choose to approve/reject each individual bill or select automatic approval for selected bill issuers.

Clients may authorise non-profit organisations (NPOs) to deliver donation requests in digital form via the SIX e-billing system. The SIX e-billing portal offers Clients, among other things, the possibility of participating in a digital direct debit procedure (eBill Direct Debit, hereinafter "eDD") and granting a direct debit authorisation to bill issuers.

3 Bills and bill issuers

3.1 Clients register on the e-billing portal with the bill issuers from whom they wish to receive electronic bills or to whom they wish to grant eBill Direct Debit or explicitly allow a donation request from non-profit organisations. The bill issuer has the right to refuse the registration. Clients can also agree that all bill issuers can call them up as a registered client in the SIX register via their e-mail address, thus allowing bill issuers to send them electronic bills, transmit donation requests or issue an invitation to approve eBill Direct Debit without having to register (look-up function).

3.2 The Bank checks neither the lawful basis nor the contents or completeness of electronic bills. The legal transactions underlying the bill and any complaints and the consequences of rejecting a bill must be settled directly and exclusively between the bill issuer and the Client. The Bank does not accept any liability in this regard.

3.3 Electronic bills are delivered to the Client's Account (mailbox) on the e-billing platform for inspection and processing. The Bank cannot determine the accuracy of the bill status (e.g. open, approved, delivered or rejected) and does not accept any liability in this regard.

3.4. The Client acknowledges that electronic bills and other messages (e.g. reminders, status reports, etc.) have the same legal effect as any other mail duly served on them (e.g. by post). Bills and messages are considered to have been served on the Client once they are available for download in the Account.

3.5. For eBill Direct Debit transactions involving debits with right of contestation within 60 days, a reclaim can be triggered directly. This possibility does not exist for eBill Direct Debit transactions without right of contestation.

4 Authentication

The authentication procedure granting the Client access to their Account on the e-billing portal takes place via the e-banking system, using the same authentication criteria.

5 Storage/archiving

5.1 Electronic bills can be downloaded from the e-billing portal for 180 days after their delivery or due dates (the most recent date applies), after which they shall no longer be available. The Client takes note that neither SIX nor the Bank archives the electronic bills and other messages. The Bank is in particular not obliged to store electronic bills or other messages (e.g. reminders, status reports, etc.).

5.2 The Client's Account on the SIX e-billing portal (without contents) shall remain available for two years after the termination of the service so that the Client can use the Account again with another financial institution.

6 Availability

The Bank does not give any warranties whatsoever that the eBill service can be used without errors or interruptions at all times. Zuger Kantonalbank is entitled to interrupt or block the operation of or access to the eBill service.

7 Data/public network

7.1 In order to provide the eBill service, data are transmitted, in particular regarding the Client's identity (e.g. surname, first name, address, date of birth, e-mail address, language), the account number/IBAN, the name of the financial institution and the content of the payment order. By using the eBill service, the Client agrees that these data may be forwarded to SIX and any third parties involved in providing the service (e.g. in connection with support and payment processing services) in Switzerland and abroad, which may, among other things, disclose the relationship with the Bank or allow a third party to conclude that such a relationship exists.

7.2 As regards the look-up function, the Client agrees that a bill issuer can find out whether the Client has registered for the eBill service.

7.3 The Client is aware that the bill status (e.g. open, approved, delivered or rejected) is known to the bill issuer, SIX and any third parties involved in providing the service (e.g. in connection with support and payment processing services).

7.4 Clients accept the risks associated with the transmission of data outside the Bank's e-banking system and are obliged to implement their own due diligence measures. The Client is in particular aware that the eBill service is provided outside the Bank's e-banking system on the e-billing portal of SIX and that the Account in which the electronic bills are available for inspection and download has been set up on the e-billing portal. Finally, the Client is likewise aware that requested e-mail messages (e.g. regarding the delivery of new electronic bills) are sent by SIX in unencrypted form via a public network. The Bank does not accept any liability for damage in this context.

8 Bank's liability

8.1 The Client is responsible for the processing of payments (e.g. timely processing, correct issuing of a payment order, submitting a complaint to the bill issuer). The Bank is not liable for losses suffered by the Client or third parties arising from the processing of electronic bills and other messages and cannot be held liable for any failure by Clients to meet their obligations towards their bill issuers.

8.2 The Bank is not liable for the incorrect or forgotten transmission of data that does not fall within its sphere of influence or was the fault of third parties.

8.3 Provided that it has exercised the required due diligence, the Bank is also not liable for losses suffered by the Client or third parties caused by a system interruption or error which makes it impossible for the Client to access the eBill service.

8.4 The Client uses any third-party software programs and involves any third parties at their own risk. The Bank rejects any and all liability in this regard.

8.5 The Conditions for E-Banking and the Bank's General Terms and Conditions apply in all other respects.

9 Termination of eBill service

The Client can give the Bank notice of termination of the eBill service in the e-billing portal at any time. The Bank can terminate the service in writing at any time by publishing an electronic message on the e-banking system or in another suitable manner. The Client shall be unable to receive any new electronic bills or view old bills after the eBill service has been terminated.

10 Amendments to the conditions

The Bank reserves the right to amend these conditions at any time. Such amendments shall be communicated to Clients by means of a circular letter or in another suitable manner, e.g. an electronic message published in e-banking, and shall be deemed approved in the absence of written objection within one month from the date of publication, but in any event the next time the eBill service is used.

11 Applicable law and place of jurisdiction

The agreement between the Client and the Bank regarding the use of the Bank's e-banking system and eBill is governed exclusively by Swiss law, without regard to any provisions on the conflict of laws. The place of performance and jurisdiction for all disputes arising from this contractual relationship is Zug, subject to any legally compelling places of jurisdiction under Swiss law.