

Terms and Conditions for the Use of the ZKB Customer card without PIN (January 2019 edition)

1. Use of the card

The ZKB Customer card without PIN (hereinafter referred to as “card”) can be used to make cash deposits and exchange cash at ATMs of Zürcher Kantonalbank (hereinafter referred to as “Bank”). When using the card, the instructions are to be followed according to the user guidance of the device.

The Bank reserves the right to adjust or discontinue the functions and their scope at ZKB ATMs at any time in general or in specific cases without amendment of these Terms and Conditions.

2. Bank account

The card is always issued for a specific account of the Bank.

3. Authorised cardholders

The card is issued at the request of the accountholder or persons authorised by the accountholder. The card remains the property of the Bank, which can at any time request the card be returned. Hereinafter both the accountholder and any authorised persons shall be referred to as “authorised cardholder”.

4. Prices

The Bank may charge fees for issuing and managing the card as well as for processing the transactions made with it. The fees and any amendments shall be communicated to the accountholder in an appropriate manner. They are deemed to have been accepted unless the authorised cardholder cancels the card within 30 days of their communication.

Transactions in currencies other than the account currency are converted into the corresponding account currency.

5. Duties of care of the authorised cardholder

The authorised cardholder undertakes to fulfil the duties of care, in particular the following:

a) Safekeeping

The card must be kept with special care.

b) Use of card by others

The authorised cardholder must not pass on his or her card, in particular, neither hand it over to third parties nor make it accessible to others in any other way. If the accountholder is a company or sole proprietorship, its staff or members may use the card for depositing current cash revenues from the day-to-day business.

c) Notification of loss

If the card is lost or not received or if the card remains in a device, the Bank must be notified immediately.

6. Monitoring

The Bank is entitled to electronically monitor the area of ZKB machines (as ATMs) for security reasons and for purposes linked to the investigation of possible criminal offences, to make video recordings and to keep them for a maximum of 2 months.

7. Credit by the Bank

In the case of deposits, the amount recognised by the ZKB ATM and confirmed by the depositing person is credited automatically to the account.

8. Termination

Termination may be effected by either party at any time and without giving reasons. After termination, the card must be returned unsolicited and immediately to the Bank.

9. Blocking

The Bank shall be entitled at any time and without giving reasons to block the card, in particular at the request of the authorised cardholder, such as in the case of notification of loss of the card, upon cancellation of the card, upon revocation of a power of attorney or upon notification of the death of the authorised cardholder.

The authorised cardholder can also have the card blocked at any time and without giving reasons. Card blockings must be arranged with the Bank. Outside business hours, blocking orders must be submitted to the office designated by the Bank (e.g. central bank card office) and subsequently be reported to the Bank immediately.

The block may be lifted with the consent of the authorised cardholder.

10. Assumption of loss in the event of technical faults and business interruptions

In the event of technical faults or business interruptions making the use of the card impossible, the accountholder is not entitled to any compensation for damages.

Further, damages covered by an insurance and any consequential damages of any kind shall not be borne by the Bank.

11. Amendments to provisions

The Bank reserves the right to amend these provisions at any time. Any such amendments will be communicated to the accountholder in an appropriate manner and are deemed to have been accepted unless the authorised cardholder cancels the card within 30 days of their communication.

12. Supplementary terms

Additionally, any special terms for individual account types and the **General Conditions of Zürcher Kantonalbank** shall apply.