

Power of disposal

as part of the application to order an additional Debit Card for a person living in the same household

Power of disposal

The Main Cardholder/Account Holder allows the Additional Cardholder with individual power of disposal to perform disposition actions, i.e. to make withdrawals for himself/herself or for third parties within the limits of the credit balance on the Coop Finance+ private account of the Main Cardholder/Account Holder.

The services of the ordered Debit Card include:

- Cash withdrawals at ATMs in Switzerland and abroad,
- Cashless payment for goods and services in Switzerland and abroad.

No other services are possible with the ordered Debit Card. In particular, only the Main Cardholder/Account Holder can access the Coop Finance+ private account, check the balance or use other e-banking services.

The Main Cardholder/Account Holder may revoke the power of disposal hereby granted only in writing within the meaning of Art. 14 of the Swiss Code of Obligations. The revocation must be addressed to Hypothekarbank Lenzburg AG, Bahnhofstrasse 2, CH-5600 Lenzburg. Hypothekarbank Lenzburg AG has the right, but not the duty, to accept a revocation in any other form.

Correspondence

The Main Cardholder/Account Holder agrees that correspondence may be delivered by mail to the address of the Main Cardholder/Account Holder at the expense of the Main Cardholder/Account Holder.

Card limits and joint and several liability

The Main Cardholder/Account Holder acknowledges that the card limit of the ordered Debit Card corresponds to that of the main card.

Withdrawals can only be made within the limits of the available balance on the Coop Finance+ private account of the Main Cardholder/Account Holder. The max. limit per day is CHF 3,000.00. The Main Cardholder/Account Holder and the Additional Cardholder are jointly and severally liable for all uses of the ordered Debit Card.

Applicable law and place of jurisdiction

The Debit Card Agreement is governed exclusively by **Swiss law** to the exclusion of private international law and other conflict of laws provisions. The place of performance, place of debt collection, the latter only for Main Cardholder/Account Holder domiciled/registered abroad, and exclusive place of jurisdiction for disputes arising from the contractual relationship between the Main Cardholder/Account Holder and HBL is **Lenzburg**.

The Bank reserves the right to prosecute the Main Cardholder/Account Holder before the competent court of his/her registered office/residence or before any other competent court.