

Access to E-banking Services

By any person, whether the Holder, Co-Holder, Proxy or legal representative of an Account Holder. POST Finance remains free to accept or refuse an access request in light of circumstances specific to each request and/or to subject it to additional terms and conditions.

Proxy and authority

This access request must be done in your presence and subject to obtaining your written agreement or, where applicable, that of a Co-Holder of the Account stated in the access request. A Co-Holder who authorises access to the Account by a Proxy via the Services undertakes to inform his/her Co-Holder(s) and to release and indemnify POST Finance from any damage resulting from failure to inform the Co-Holder(s).

If the access request is approved, the Proxy may conclude a Contract in order to be able to use the Services and have his/her own Security Credentials. Access will be limited to the Accounts specified in the Contract and over which the Proxy has authority. The Proxy will thus have general and unlimited access to the aforesaid Accounts and their account history, for an indefinite period.

The legal representative of the Account Holder, for whom he/she holds parental authority, may request access to the Services under the same conditions as the Proxy. Upon the coming of age of the Account Holder or in the event that the Account Holder becomes fully competent or if the parental authority of the legal representative is revoked, the Account Holder may request that POST Finance cancel the legal representative's access to the Account via the Services.

Access period

Access to the Services is provided based on a subscription taken out for an indefinite period.

From which country?

POST Finance reserves the right to limit geographical access to all or part of the Services, especially for security reasons.

Access (CCP Connect)

You should connect to the Website directly and not indirectly - for example via links. Any indirect access to the Website is at your own risk.

To log in or confirm transactions carried out via E-banking, you should use:

- when logging in the first time, the Security Credentials provided by POST Finance, namely your identification number, a personal password and the entry of several digits from your security code;
- thereafter, the specific procedures for an authentication certificate provided by LuxTrust: in this case you identify yourself by using and entering the Security Credentials provided by LuxTrust, namely an authentication certificate, a personal password and one or more personal codes. You can refer to the information provided on the LuxTrust website (www.luxtrust.lu) and/or contact the LuxTrust helpdesk, details of which may be found on the LuxTrust website, for any questions relating to LuxTrust procedures, particularly with regard to hardware components and/or LuxTrust software.

Making transactions

You must confirm any transaction made on an Account, using the current E-banking confirmation procedure or the smartphone application, depending on the transaction in question. A transaction that has not been confirmed will not be executed.

POST Finance reserves the right to postpone the execution of one or more transactions and to request written confirmation if strong evidence casts doubt on the authenticity of the order. In this case, you shall bear all consequences of any kind that may result from the delay or a potential refusal to execute the transaction(s).

Only prior entry of your Security Credentials will enable POST Finance to confirm your authentication. Consequently, any transaction made in compliance with the authentication procedures of the Services shall be deemed to have been made by you.

Account statements are available either in paper format or in electronic format, available for download as a PDF file via E-banking. Account statements are only available for viewing in digital form for a limited period as determined by Law. If you wish to keep these Account statements electronically, you should regularly download them and take all measures necessary for archiving them.

Due to restrictions relating to the functioning of POST Finance accounting and IT systems, it is possible that orders submitted may not be accounted for in real time. As such, the information provided during balance inquiries is for information purposes only and printed copies of this information should not be taken as official documents issued by POST Finance.

Price of access to the Services

The Price of the Service is detailed in the Price List. You remain exclusively responsible for any costs and charges in respect of hardware and/or connections, as well as any charges for electronic communications relating to accessing and using the Services.

E-banking functions

E-banking enables you to:

- view balance information and account history for the designated Account(s);
- authorise bank transfer orders from your Account(s) within the E-banking limits of use;
- export and print Account history;
- update your Personal Data;
- view balance information and account history, as well as information regarding topping up and paying off your PrePaid VISA card(s), subject to the limits specified in the Price List;
- create, modify and/or cancel standing orders;
- manage orders relating to SEPA Direct Debits;
- exchange secure emails between you and POST Finance;
- manage Account usage limits.

To block your access

You can temporarily block your access to E-banking by entering the desired start and end dates for this block in your E-banking account. If you have activated the E-banking smartphone app, this will not be affected by the block.

Should you forget or lose your password (applicable when you log in for the first time), you can contact the Helpline, which will provide you with a new password, in accordance with current procedures. In the event that the LuxTrust certificate has been lost or stolen, you should follow the relevant LuxTrust user instructions. You will be notified of this block by any appropriate means.

Security measures

By using E-banking, you declare that:

- you understand the Internet environment and the inherent dangers to malicious software against which the Device used to connect to the Services must be protected.
- You will take all necessary measures to protect yourself against any attempt at computer hacking, including making sure that at all times prior to logging in to the Website:
 - the Device being used is not infected with any malicious software (viruses, Trojan horses, etc.);
 - the Device being used is fully protected by suitable software that is regularly updated to avoid infection by malicious software;
 - the Website is authentic, by checking the presence of the digital certificate of the web server in your browser.
- If you receive a suspicious email or you have any other doubts concerning secure use of the Services, you should immediately send an email to POST Finance using the following email address: anti-phishing@post.lu.
- In the event of a problem with the functioning of the Website, in the case of lost or stolen Security Credentials or any risk that these have been hacked, as well as in the event of a transaction being made on your account without your knowledge or by mistake, you should do the following (in chronological order):
 - 1) immediately block your access to E-banking, using the procedure agreed in the Contract;
 - 2) immediately contact the Helpline to notify POST Finance of what has happened; and
 - 3) notify POST Finance of everything that has happened without delay and at the latest by the first business day following the date on which the event in question took place.

Subject to the provisions set out by Law, POST Finance may not be held responsible for any damage arising from attempted or actual fraudulent actions such as phishing, pharming or similar.

E-BANKING on your smartphone (CCP Mobile)

▪ Access and authentication

To set up E-banking on your smartphone, download the application onto your Device and request access to the mobile version in your E-banking account. The application will provide you with an E-banking customer code and an activation code only valid when activating E-banking on your Device for the first time.

After downloading the mobile version of E-banking onto your Device, you will be asked to create a profile. To do this, enter a profile name and a terminal name of your choice. The application will then ask you for the E-banking customer code and the activation code provided when you made the activation request in your E-banking account. You should then choose a new four (4) digit passcode that you will subsequently use to log in to the E-banking smartphone app and confirm your transactions. This four (4) digit passcode can subsequently be changed an unlimited number of times via E-banking.

▪ Features

E-banking for smartphones is provided in relation to all the Accounts stated in the Contract stipulating your specific data and of which you are the Holder, Co-Holder, Proxy or legal representative.

E-banking for smartphones provides the following features (non-exhaustive list):

- view balance information and account history for the designated Account(s);
- authorise bank transfer orders from this Account(s) or these Accounts to Payees whose details you have previously saved in E-banking and within the limits of use of E-banking for smartphones; and
- view, top up and pay off your VISA Prepaid Card(s), subject to the limits specified in the Price List.

▪ Blocking

You can block access to smartphone E-banking:

- using the procedure provided in your E-banking account;
- by uninstalling the smartphone app from your Device;
- by contacting the Helpline;
- by entering an incorrect passcode five (5) times.

If you forget your smartphone E-banking passcode, or if you deliberately change it, you will need to request a new activation code via E-banking to register a new passcode.

▪ Usage limits for the Services

POST Finance will notify you by any suitable means of the transfer limits per transaction and/or cumulative transaction limits, as well as of any cancellation, modification and/or addition of features in the Services that it deems necessary. You can access and manage the usage limits for the Accounts within the scope of the Services, via E-banking.

The usage limits for the CCP Connect and CCP Mobil Services in the case of payments to accounts (other than POST Finance accounts) are:

- 10,000 EUR per day
- 10,000 EUR per week

The usage limits can be changed to suit your needs, subject to approval by POST Finance, by sending a secure email via CCP Connect, or by visiting a Point of Sale.

E-BANKING - Multiline

Multiline is the POST Finance E-banking Service for professionals.

- Security

The authentication methods are of a personal and non-transferable nature.

The Customer must take all necessary measures to avoid any unauthorised person gaining knowledge of the authentication methods or the authentication and signature settings and procedures. To this end, the Customer is advised to keep all authentication methods in one or more safe places that cannot be accessed by the public and to avoid noting down PIN codes.

Barring any serious errors by the Service Provider, the Customer shall be solely responsible for any consequences, direct or indirect, arising from misuse, improper use or fraudulent use of the authentication methods.

In the event of proven or simply alleged loss, theft or fraudulent use of the authentication methods, the Customer or User is required to notify the Service Provider immediately and revoke the certificate with LuxTrust. Until his/her certificate is revoked, the Customer shall be fully and unconditionally responsible for any use of the authentication methods.

- Computer hardware

You shall be solely responsible for the costs of purchasing, installing and operating the computer and telecommunications system, as well as for the costs of connecting to a teletransmission service and the authentication methods.

To this end, you are advised to have an ADSL-type broadband Internet connection. On top of this, you are recommended to consult the technical details published at www.multiline.lu, where you can find out the best configuration for optimal use of MultiLine. The installation of LuxTrust components is a prerequisite.

You should ensure that the computer you use to connect to MultiLine does not contain any malicious software (viruses, Trojan horses, etc.).

- Helpdesk

In the event of any problem, please refer to the MultiLine FAQs, which may be accessed at any time at www.multiline.lu.

If the problem persists, a helpdesk service is available via email at helpdesk@multiline.lu and also by telephone, Monday to Friday 8am to 6pm and Saturday 9am to 1pm via SIX Payment Services (Europe) S.A. on the following number: 26 588 588. This service should be used for technical issues relating strictly to the MultiLine application. SIX Payment Services (Europe) SA can provide support for the application and answer questions relating to the configuration necessary in order to install this new solution. Any issues that you may encounter regarding your hardware (computer, modem/router) and/or software (operating system, browser, firewall, antivirus) are not covered by this service.

Any questions you may have regarding LuxTrust hardware and/or software components will be dealt with directly by the LuxTrust Helpdesk. For further information on this subject, please refer to the information provided at www.post.lu.

E-BANKING - Digicash

"Application": the Digicash smartphone app, for installation on a Device in order to use these Services;

"Database": the multi-bank database centralising the details of registered Digicash Service users and their associated Unique Identifiers;

"Non-registered Payee": a Payee whose Unique Identifier is not listed in the Database;

"Code": your secret PIN number - this can be changed and is chosen freely at the time of processing your subscription to these Services;

"Digicash": the Service enabling you to make secure payments via a Device hosting the Application;

"Digicash TRANSFER": a Service enabling you to transfer money from your Account to another bank account using an associated mobile telephone number;

"Unique Identifier": the identifier chosen by you (such as a mobile telephone number or email address) for the Digicash TRANSFER Service and accepted by POST Finance via the Application;

"Touch ID": a means of identification and authentication exclusively linked to your digital footprint, which you have saved on your Device, that has the same functions as the Code.

▪ Access to the Services

You or any Co-Holder or Proxy of an Account benefiting from E-banking access can request access to the Digicash Service. POST Finance may refuse this request at its own discretion. Each Co-Holder may sign a Contract on his/her own and have his/her own Security Credentials (including the Code and/or Unique Identifier). As a Co-Holder, you undertake to inform your Co-Holder(s) of this. You shall release and indemnify POST Finance from any damage that may arise from failing to inform the Co-Holder(s). Your Proxy must conclude his/her own Contract in order to be able to use the Service and have his/her own Security Credentials.

The Contract is concluded for an indefinite period. These Services are provided exclusively in relation to the Account(s) stated at the time of concluding the Contract.

In the context of the Digicash TRANSFER Service, you should choose a Unique Identifier that may be used for the purposes of confirming your identity, activating or reactivating the Digicash Service, or for ancillary functions. You undertake to notify POST Finance of any change relating to your Unique Identifier. In the event that you change or lose your Unique Identifier, you undertake to (i) either change the Security Credentials associated with Digicash TRANSFER, or (ii) deactivate the receipt of Digicash TRANSFER payments. You can unsubscribe from the Digicash TRANSFER option at any time by unticking the option authorising the receipt of TRANSFER payments. If you have not unticked the TRANSFER option, the TRANSFER function will remain active. Deactivating the Digicash TRANSFER payment receipt function will remove your telephone number or any other type of Unique Identifier from the Database.

▪ Digicash Service

In the context of this Service, you should choose a Unique Identifier that may be used for the purposes of confirming your identity, activating or reactivating the Digicash Service, or for ancillary functions. You undertake to notify POST Finance of any change relating to your Unique Identifier.

Weekly usage limits are defined at the time of setting up the Service. These can also subsequently be modified at the time of your choosing, using your E-banking interface. POST Finance reserves the right to reduce the usage limits, especially if it suspects any fraudulent use.

Any execution of a Payment Transaction linked to the Account must be validated by a confirmation procedure. The time of receipt of your Payment Order corresponds to the time when this Order was confirmed using the Code or any other authorised means. A Payment Transaction that is not confirmed by you will not be executed. By configuring the authentication and authorisation of transactions using Touch ID on your Device, you confirm that your identification, authorisation and signature may be performed using Touch ID authentication. Touch ID authentication is equivalent to entering the Code and grants access to the same functions.

You cannot revoke a Payment Order that has been sent. All confirmed Payment Transactions are executed immediately, in accordance with SEPA Credit Transfer rules. Due to restrictions relating to the functioning of POST Finance accounting and IT systems, it is possible that Payment Transactions that have been sent may not be accounted for in real time. The information provided during Account balance inquiries is for information purposes only and printed copies of this information should not be taken as official documents issued by POST Finance.

Only by entering the Code can the POST Finance system confirm your identity, failing which the Digicash Service cannot be provided. All transactions performed that comply with the identification methods set out above shall be deemed to have originated from you.

You agree that the electronic records of POST Finance and the electronic records of DIGICASH PAYMENTS SA, regardless of their physical support media (paper, microfiche or other), constitute formal and sufficient proof that you have carried out the Payment Transactions.

- Digicash TRANSFER Service

Payment Orders confirmed by you cannot be revoked once payment has been made in favour of another customer or user who has activated Digicash TRANSFER with another bank offering the same Digicash service, using Digicash TRANSFER and having provided a Unique Identifier.

All Payment Orders confirmed by you in favour of a Non-Registered Payee can be revoked until the latter has activated the Digicash TRANSFER Service using the Unique Identifier supplied by you. These Payment Orders will expire automatically if activation is not performed within a period of fifteen (15) days following receipt of the notification message (by SMS, push, email or any other means).

Should you provide the Payee with an erroneous Unique Identifier, resulting in failure to execute or correctly execute a Payment Transaction, this shall not incur the liability of POST Finance.

Unless otherwise stated, the receipt of payments credited to accounts whose usage is reserved for strictly private purposes is limited to twenty payments or one thousand euros per calendar month. Beyond these limits, POST Finance reserves the right to block the Digicash TRANSFER payments receipt function at any time.

POST Finance reserves the right to restrict the number of orders to Non-Registered Payees for security reasons or to prevent fraud or any infringement of the Law.

In the event that you change or lose your Unique Identifier, you undertake to (i) either change the Security Credentials associated with Digicash TRANSFER, or (ii) deactivate the receipt of payments. You can unsubscribe from the Digicash TRANSFER Service at any time by unticking the option authorising the receipt of payments, in which case your telephone number or any other type of Unique Identifier will be deleted from the Database.

- Liability

POST Finance may not be held liable for the security of external procedures, methods and means of communication used or necessary for the activation of Touch ID authentication, which notably arise from the choices and implementations of the manufacturer of the Device and/or the software and operating systems used.

POST Finance may under no circumstances be held liable for the subscription to or use of loyalty schemes and ancillary marketing benefits offered, operated and managed under the sole responsibility of DIGICASH Payments SA, its agent or by points of sale that accept Digicash payments. Interruptions to the service or the poor operation of functions relating to loyalty schemes or marketing benefits offered cannot be attributed to and may not incur the liability of POST Finance. POST Finance will therefore remain uninvolved in any dispute that might arise between you and DIGICASH Payments SA, its agent or the relevant points of sale.

- Data protection

In the context of performance of the Contract, your Personal Data will be sent to DIGICASH Payments SA, which will be jointly responsible for processing your Personal Data in accordance with the information provided at www.digicash.com