

Information on BKB-E-Banking

(All personal pronouns used in this information on **BKB-E-Banking** relate of course to both genders.)

Introduction

This information constitutes an integral part of the customer agreements with Basler Kantonalbank for BKB-E-Banking and supplements these agreements and the terms and conditions thereof.

The applicable version of this "Information on BKB-E-Banking" is available on the website of Basler Kantonalbank, www.bkb.ch and is valid upon conversion of the Electronic Banking Services of Basler Kantonalbank to BKB-E-Banking on October 4, 2009

The E-Banking Team of Basler Kantonalbank is available to you Monday to Friday from 8:00 a.m. until 5:15 p.m. for information on BKB-E-Banking telephone +41 (0)61 266 36 36.

1. Contractual Parties and Agents in BKB-E-Banking

The "Agreement for BKB-E-Banking" is issued respectively for the customer; i.e., the holder of an account or a custody account.

If a person is granted authorization for the use of BKB-E-Banking, this person will be named specifically as user in the agreement for BKB-E-Banking.

The "Agreement for BKB-E-Banking" must always be signed personally by the customer and the user.

If a user is granted power of attorney for the accounts of different customers, a separate "Agreement for BKB-E-Banking" must be issued for each customer. If so requested by the user, the user will receive a single ID number for all powers of attorney.

Authorization to use BKB-E-Banking can only be granted to a person who is registered at the bank as an agent for the respective account or custody account.

Changes in authorizations must be communicated to the bank in writing and signed by the customer.

Legal Entities and Partnerships (Companies)

A person must be named as user in each agreement.

Only persons registered as agents in the signature rules submitted to the bank can be designated as authorized persons or users. (As an exception to the above, appropriately designated persons without signature rights can be granted authorization for inquiries but not for dispositions.)

A legally valid signature as "Customer" must be provided; i.e., in accordance with the signature rules of the company submitted to the bank.

The scope of the authorization will be documented in the agreement for BKB-E-Banking.

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2. Linking of Accounts and Custody Accounts in BKB-E-Banking

Fundamentally, all types of customer accounts can be linked to BKB-E-Banking.

Exceptions:

All accounts cannot be linked to BKB-E-Banking (e.g. time-deposit accounts, fiduciary accounts, loans, and fixed advances).

For accounts and custody accounts for which powers of attorney cannot be issued, such as Savings-3, BKB-E-Banking is available only for the account holder himself (inquiries only).

3. Blocking/Unblocking in BKB-E-Banking

The user can block his access to BKB-E-Banking himself for further use. Such a block always relates only to the affected ID number. Dispositions over accounts or custody accounts under other ID numbers or outside of BKB-E-Banking will not be restricted by such a block.

After three unsuccessful attempts to log in (password, mTAN, or pin code), BKB-E-Banking access is blocked for further use of services in BKB-E-Banking (automatic block).

Such blocks of BKB-E-Banking can be requested by phone at the bank only during office hours (8:00 a.m. to 5:15 p.m.), and a written confirmation of the requested block must be sent to the bank subsequently.

(Contact: E-Banking Team, +41 (0) 61 266 36 36)

Removal must be requested in writing by the user who authorized the block.

4. Account Inquiries

Account balances and bookings are updated continuously.

Data retrieved over BKB-E-Banking services, such as balances, etc., have no legally binding effect.

All data can be retrieved also as a file (MT940-Swift format) for further processing with suitable software, such as financial accounting software.

If necessary, previously retrieved MT940 data can also be retrieved. The allowable period for renewed retrieval can be independently selected.

5. Payment Orders

All types of payment orders for domestic and international are possible (exception: DTA TA832 bank checks in CHF + FRW and postal orders.)

Payment orders can be delivered as already completed DTA file or picked up online in BKB-E-Banking and placed in order.

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The bank can restrict dispositions via BKB-E-Banking, e.g. exclude payments via BKB-E-Banking for construction loans.

Payment orders to be charged to savings accounts can be placed in BKB-E-Banking. The charges published in the BKB Terms and Conditions for payment orders to be charged to savings accounts will be calculated also in BKB-E-Banking.

5.1. Same-Day Desired Payment Date

Same-day payment is possible for orders placed by 1:00 p.m. Orders placed and/or approved after this point in time will be executed on the next bank workday.

Very large payment files (>10,000 payments) will be executed always no earlier than the next bank workday after delivery.

5.2 Delivery via DTA File

The desired payment date can be up to 360 days in the future. Payment dates up to 10 days in the past will be executed on the first bank workday after delivery. Payment dates more than 10 days in the past will be documented as an error and must be corrected.

Per file, different payment dates can be selected.

Orders to be charged to different accounts authorized for payment orders within the same BKB-E-Banking agreement can be placed in one file.

5.3 Payments Ordered via Direct Data Pick-up

BKB-E-Banking allows direct data pick-up of individual payments, standing orders, and payment lists.

Orders can be pre-value-dated up to 360 days. Only bank workdays can be entered as payment date.

Orders for payment dates in the past cannot be placed.

5.4 Completeness of Data

Incorrect or incomplete payment data can lead to non-execution of a submitted order.

5.5 Changes to Submitted Payment Orders

Submitted payment orders (for individual payments, standing orders, or DTA files) can be changed or deleted by the user up to midnight of the day before the payment date.

Changes to orders submitted on the payment date may not be possible after having been confirmed in BKB-E-Banking, as these orders are forwarded immediately for processing. Such payment orders can also no longer be deleted.

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6. BESR Data

Incoming BKB-BESR payments can be retrieved as BESR files.

BESR data for a particular account is available at the request of, and can be retrieved by, authorized persons named in the relevant agreements for BKB-E-Banking.

Previously retrieved BESR data can be downloaded again using the function "Previous Data".

Data are available for repeated download for at least 270 days.

7. Trading Orders

Savings accounts (investment savings accounts, etc.) cannot be used as linked accounts for trading orders, selling or buying.

7.1 Tradable Securities Types

Orders (sell or buy) can be placed via BKB-E-Banking for the following types of securities:

- Listed stocks
- Listed warrants
- Listed bonds
- Investment funds

The following types of securities **cannot** be traded in BKB-E-Banking:

- Eurex Options
- Eurex Futures
- Medium-term bonds
- Unlisted bonds
- Unlisted stocks
- Unlisted warrants (options)

7.2 Trading Hours

Trading orders placed in BKB-E-Banking will be processed on bank workdays during the opening hours of the stock exchanges (except Far East) within the scope of customary banking practice. Trading orders placed with the Bank outside of these hours will be processed on the next bank workday. The customer acknowledges without reservation all transactions related to the custody accounts named in the agreement for BKB-E-Banking that are executed in connection with the identifying features. The Bank assumes no liability for price deviations due to delayed execution.

7.3 Processing

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Processing of orders may be delayed if subsequent manual handling of the order is required or in case of connection failures in the system.

7.4 Pending Orders

The status of submitted trading orders can be queried under "Order Book"

Exception: this query is not possible during connection failures.

7.5 Updating of Custody Account Portfolio and Account Balance

In BKB-E-Banking changes to the custody account portfolio and the account balance are updated continuously. In case of system outages, updates may be delayed.

7.6 Securities Listed on Multiple Stock Exchanges

Please note the respective stock exchange and trading currency shown.

7.7 Changing/Deletion of Orders

Requests to delete or change a trading order can be placed in BKB-E-Banking. Such requests are always non-binding, as the order may have been processed already in the interim.

8. Ending the Session

To end the session, always exit BKB-E-Banking by clicking "Logoff".

Basel, August 31, 2009
