

1. General

- a) The Mobile ID Subscriber Conditions govern the access to e-finance services via the certificate accepted by PostFinance which is stored on a SIM card from a mobile phone network provider.
- b) "Mobile ID" refers to a login/authentication process via a certificate stored on a SIM card from a mobile phone network provider:
 - "Mobile ID SIM" refers to a special SIM card from a mobile phone network provider that can be used for Mobile ID
 - "Mobile ID certificate" refers to the certificate that is stored on the SIM card
 - "Mobile ID PIN" refers to the password that the customer or his authorized agent determines individually for Mobile ID
 - "Device" refers to any device that can access mobile network using a SIM card
- c) Access to e-finance services is available to users who identify themselves by correctly entering their means of identification (for example e-finance number, user ID (particularly for business customers or e-finance subscriptions with multiple users) and security elements (for example personal password, PIN, code, or via digital certificates accepted by PostFinance). The login/authentication process for Mobile ID is explained in more detail on the website www.postfinance.ch/mobileid.
- d) By registering a mobile phone number in e-finance (see figure 3.2) the customer or his authorized agent accepts the Mobile ID Subscriber Conditions.

2. Subscriber requirements

2.1 In general

In order to use the login process via Mobile ID the following are required:

- i) an active phone contract with a Swiss mobile phone network provider for the Mobile ID SIM;
- ii) an activated Mobile ID certificate on the SIM card;
- iii) a device which supports Mobile ID via a mobile phone network provider;
- iv) the customer or his authorized agent has to have individual or collective signing rights for the accounts linked with e-finance;
- v) the customer or his authorized agent has to be the only user of the Mobile ID SIM card;
- vi) acceptance of the Mobile ID Subscriber Conditions and the obligations which arise from them;
- vii) registration in e-finance of the Mobile ID certificate stored on the SIM card.

3. Special provisions

3.1 Relationship with the mobile phone network provider

- a) The conclusion, compliance and continuation of contracts with the mobile phone network provider which are required for Mobile ID as well as the activation of the Mobile ID enabled SIM card (see figure 2.1, paragraphs i) and ii)) is a matter solely for the customer or his authorized agent and the relevant mobile phone network provider.
- b) The customer or his authorized agent acknowledges that Mobile ID will not work or will only have limited functionality when used with some mobile devices and/or specific device software with insufficient function support from the device's manufacturer (see figure 2.1, paragraph iii)).

3.2 Registration

- a) The customer or his authorized agent can register the mobile number which corresponds to a Mobile ID in e-finance (see figure 2.1, paragraphs iv) and vi)).
- b) By registering, the customer or his authorized agent expressly confirms that he is the only person entitled to use the registered phone number (see figure 2.1, paragraph v)).

3.3 Involving a third party, data and information exchange

- a) PostFinance obtains the Mobile ID service from the mobile phone network provider subject to a charge. The mobile phone network provider is solely responsible for the technical make-up of Mobile ID. All changes to the system can be made without the consent of the customer or his authorized agent.

- b) The customer or his authorized agent takes note of and agrees that Mobile ID customer information, provided it is necessary for collaboration, will be passed on (mobile phone number for example). In particular, they also agree that each time a login into e-finance using Mobile ID occurs between the customer or his authorized agent (Mobile ID SIM card), PostFinance (e-finance login / Mobile ID interface) and the mobile phone network provider (Mobile ID service infrastructure), an exchange of the required data and information takes place and the mobile phone network provider shall verify the Mobile ID certificate used by the customer or his authorized agent.
- c) PostFinance can task other third parties with carrying out services in conjunction with Mobile ID.

3.4 Customer care and customer service

PostFinance assumes the duties of customer care as well as running customer service for all relevant questions pertaining to registration and the Mobile ID login in e-finance. PostFinance Customer Service is entitled to pass on queries regarding Mobile ID (for example information on Mobile ID, ordering a Mobile ID SIM card, activation of the Mobile ID SIM card, unblocking the Mobile ID PIN etc.) to the relevant mobile phone network provider's customer service.

3.5 Availability

PostFinance is entitled to block the customer's access to e-finance via Mobile ID at any time, without having to provide a reason or prior announcement.

3.6 Duration and cancellation

- a) The customer or his authorized agent can cancel the Mobile ID service with immediate effect at any time and without having to state a reason. A cancellation applies when the option for Mobile ID is cancelled directly in e-finance.
- b) If the registered reference account is terminated, the Mobile ID service will also be cancelled. This applies in particular if the customer or his authorized agent fails to select another available account in e-finance prior to the closure of the registered account. In this event, another available account must be indicated in e-finance and the Mobile ID registered again in e-finance to enable the customer or his authorized agent to continue using the Mobile ID service.
- c) PostFinance can cancel the Mobile ID service at the end of the duration of the service or at any time when there are important reasons to do so.

3.7 Liability

- a) PostFinance shall not be liable for the functioning and availability of Mobile ID.
- b) Should PostFinance and the mobile phone network provider end their collaboration and access to e-finance via Mobile ID be removed, the customer or his authorized agent cannot claim damages of any kind whatsoever.

4. Validity of further conditions

The General Terms and Conditions of PostFinance and the Subscriber Conditions E-finance also apply.

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