

Dear Client,

The below mentioned "Account Number" and "Password" give you the opportunity to see your daily overall portfolio and your account statement at Credit Europe Bank (Suisse) S.A. (hereafter referred to as the "Service").

Please visit <http://www.crediteurope.ch> and then click "Client Login".

You will be redirected to secure login (https).

Check the security certificate of the site by double clicking on the lock sign  which appears on the browser.

Use your "Account Number" and "Password" (hereafter referred to as the "Credentials") to enter the secure environment. Our web site secures your private information using a **Verisign SSL certificate**.

Your Password shall be communicated to you by telephone E-Mail Fax Registered Mail (**Please sign the "Communication Discharge" to this effect**)

You can instruct the Bank to grant your External Asset Manager the same access right that will permit him/it to see with his/its own Credentials your daily overall portfolio at Credit Europe Bank (Suisse) under the conditions herein contained:

(name of the External Asset Manager)

Password shall be communicated to the External Asset Manager by telephone E-Mail Fax Registered Mail.

These are the measures Credit Europe Bank (Suisse) S.A. takes for your security and privacy:

Customer Number and Password

You must enter the correct combination in order to login to Client Login. More than 3 consecutive incorrect attempts for the same customer number will not be allowed.

SSL (Secure Socket Layer) Encryption

All information within Client Login uses the SSL (Secure Socket Layer) protocol for transferring data. SSL is encryption that creates a secure environment for the information being transferred between your browser and Credit Europe Bank (Suisse) S.A.

Automatic log-out

If no action is taken for 5 minutes, you will be logged out automatically.

Monitoring

We monitor the systems to prevent any potential problems that may compromise your personal information security or privacy.

IMPORTANT

Never share your CREDENTIALS with anyone else.

If you think someone knows your password, then change it immediately (You can change your password from "My Profile").

Remember to log-out when you finish a session. If you're using the internet in public place, do not leave the PC unattended and ensure that no one is watching what you type.

Make sure you empty the Browser's cache when disconnecting the site.

DISCLAIMER

You are aware of the risks of fraud and/or misuse incurred when using (or your External Asset Manager when applicable) the on-line access service and you explicitly request the Bank to give you such service (and to your External Asset Manager when applicable).

The Bank shall be neither liable nor responsible for the consequences arising out from the use, misuse, fraudulent or not, of your credentials (Account Number, Password) or of the credentials of your External Asset Manager (when applicable) under this on-line access service.

The Bank incurs no responsibility or liability in case of disruption or failure in the communication technology facilities, such as but not limited to lost data, work stoppage, computer failure or malfunction.

While making every effort to provide accurate and complete information, the Bank does not guarantee the accuracy, adequacy, completeness, veracity, quality, timeliness or relevance of the information. The information is provided "AS IS" without warranty of any kind, either expressed or implied.

The information and figures about your daily overall portfolio contained in the hard copy of your account statement shall be considered to be conclusive and shall prevail.

The Bank is neither liable nor responsible for any losses, damages, claims, expenses of any sort, arising out of the use/misuse (fraudulent or not) of the service herein described.

The General Terms and Conditions of the Bank shall apply for the rest.

I, hereby the undersigned, confirm and declare that I accept the above-mentioned conditions.	
Account Holder	
_____	_____
Place and Date	Signature
External Asset Manager	
_____	_____
Place and Date	Signature