



E-MAIL POLICIES



Guidelines of smzh ag for e-mail policies

The customer is aware that smzh ag ('smzh') only verifies the e-mail addresses of incoming e-mails. If there is a reason to assume that unauthorised third parties have gained info of an e-mail address and are misusing the system, the customer must inform smzh immediately. Furthermore, the customer is aware that smzh processes the e-mails received during the usual opening hours of the office.

The customer is aware that the following risks exist when exchanging information electronically:

- The information is transmitted unencrypted via an open network that is accessible to anyone and can in principle be viewed by third parties, which means that an existing customer relationship can be inferred.
- Information can be changed by third parties.
- The identity of the sender (e-mail address) can be faked or otherwise manipulated.
- The exchange of information may be delayed or interrupted as a result of transmission errors, technical faults, interruptions, malfunctions, unlawful interference, network overload, wilful blocking of electronic access by third parties or other shortcomings on the part of network operators.

The customer recognises that smzh should not receive contractually relevant or urgent instructions by e-mail, as timely processing cannot be guaranteed.

The customer hereby declares to release smzh from all liability in connection with this agreement, unless caused intentionally or by gross negligence. The customer accepts responsibility for all consequences and damages that may result from these instructions and in particular from any misuse of the e-mail system or other means of communication or from the creation of copies of correspondence. This authorisation remains valid as long as it is not revoked by specific notification to smzh. This also applies in the event of the death or legal incapacity of the owner of a sole proprietorship (pursuant to Art. 35 of the Swiss Code of Obligations). Any disadvantages resulting from the omission of this notification shall be borne by the customer.

smzh may inform the customer of changes to these guidelines at any time by appropriate means (including by e-mail). The new conditions shall be deemed to have been recognised if no notification to the contrary is received from the customer within one month.