

General conditions, eAccount Statement

1. GENERAL

These general conditions apply to statements of transactions in PlusGiro accounts, hereinafter called Giro Accounts, through the PlusGiro electronic account information service, hereinafter referred to as the Service. The Service gives holders of Giro Accounts (account holders) access via the Internet to the services offered by PlusGiro.

2. EXTENT OF THE AGREEMENT

The services and functions of PlusGiro which can be accessed through the Service may vary from time to time. Services available at any given time are stated in current printed information and current information provided on the PlusGiro Internet pages. PlusGiro commits itself to provide the Service on the terms and conditions stated in this agreement, in the instructions in the PlusGiro "Help" pages and in the User Guidelines for the Service. In addition, the current "PlusGiro Account General Conditions" apply. In signing this agreement, the account holder commits himself/herself to complying with the terms and conditions contained in this agreement and with the regulations and instructions to be found at any given time on the Internet pages and in the current User Guidelines published by PlusGiro.

3. ACCESSING THE SERVICE

The Service can be accessed by connecting to the Internet. The account holder is responsible for providing such suitable equipment as PlusGiro may from time to time require for accessing the Service, such as personal computers, software, communications equipment and Internet subscription.

4. SECURITY

PlusGiro offers various solutions to ensure the security of the account holder's connection to PlusGiro over the Internet. PlusGiro will advise which security solutions the account holder should use. The account holder is required to follow the guidelines provided by PlusGiro in using these security solutions. In certain circumstances, a separate written agreement may be required.

5. AUTHORISATION

On applying for the Service, the account holder must state which users are authorised to use the Service and which accounts are covered. The account holder must ensure that PlusGiro has up-to-date information on authorised users of the Service.

6. AUTHORISATION CONTROL

PlusGiro will check authorisation for every log-in or request for account information. Any user who lacks authorisation will be refused log-in or provision of information.

7. COMPLAINTS

Any account holder who considers that PlusGiro has made an error in executing a payment order or providing a service should make a complaint by informing PlusGiro in writing of the error and what it consists of. The complaint must be made without unreasonable delay from the time the account holder has or should have noticed the error. In the event that PlusGiro is not responsible for the error, the account holder is liable for any costs incurred by PlusGiro in investigating it. The right of complaint

runs for twelve months from the point at which the account holder initiated the payment order/service request. Account holders who do not complain within the stated time lose the right to raise the error with PlusGiro. The above also applies if a payment order or service has not been carried out by PlusGiro.

8. SECURITY OF CODES, CARDS, ETC

Account holders must keep allotted codes, cards, card readers and other security instructions in a safe manner. Account holders must immediately inform PlusGiro of any loss or suspected misuse. In the event that criminal acts are suspected, account holders must report them to the police. Account holders are responsible for ensuring that allotted codes are not disclosed to anyone. PlusGiro must be informed immediately if any unauthorised persons have gained knowledge of a code or codes.

9. BLOCKING OF ACCESS TO SERVICE

PlusGiro has the right, at any time, to block access of a user to the Service if PlusGiro has grounds for believing that an account holder has breached or is about to breach the terms of this agreement, the instructions or the User Guidelines or has otherwise acted or is about to act in a way which may be harmful to PlusGiro or third parties. If the user name is blocked, the account holder has no access to the Service.

10. CLOSURE OF SERVICE

PlusGiro has the right to close the Service for maintenance and updating, or if PlusGiro considers that continuation of the Service involves a manifest risk of damage to PlusGiro or its customers. PlusGiro also has the right to close the Service on suspicion of unauthorised use, repeated log-in failures or breach of instructions, terms and conditions of the Service by an account holder.

11. PRICE

The price of the Service is fixed on the basis applied by PlusGiro at any time.

12. LIMITATIONS OF POSTGIROTS' LIABILITY

PlusGiro is not responsible for damage if it acts with normal prudence. PlusGiro is not under any circumstances liable for indirect damage or loss occasioned by information entered into the PlusGiro database being erroneous or outdated or the Service being inaccessible in whole or in part.

Breakdown, etc

PlusGiro is not liable for damage suffered by an account holder being unable to access the Service as per the agreement because of breakdown or other disturbance in PlusGiro's computer systems or in communications between the account holder and PlusGiro controlled by a third party, or by any similar cause. Nor is PlusGiro responsible for damage suffered by an account holder because of faults in his/her own computer, data or communications equipment, software or Internet subscription.

Security control

In applying security measures, PlusGiro does not in any circumstances become responsible for damage suffered by an account holder because of delayed transactions caused by security controls.

Authorisation control

PlusGiro is not liable for any damage arising from requests for account information being refused because of inadequate authorisation.

Communication errors

PlusGiro is not responsible for any damage which may occur during communication between an account holder and PlusGiro.

Missuse

PlusGiro is not responsible for damage arising from unauthorised or erroneous use of one-time codes, security measures or software. The conditions stated in "PlusGiro Account General Conditions" also apply.

13. ACCOUNT HOLDER'S LIABILITY

The account holder is liable to PlusGiro for damage occasioned by neglect or criminal activity or unauthorised use of codes or PlusGiro's security measures.

14. COPYRIGHT AND OWNERSHIP RIGHT

PlusGiro owns the copyright on systems, software and method, etc, and has ownership rights on documentation, software and similar. The account holder does not have the right to alter, modify, develop, improve or transfer systems, software, method, etc.

15. CONFIDENTIALITY

Without authorisation, neither party may disclose information affecting the other party's business or operations learned in the course of or in connection with this agreement. The parties are required to inform their employees, contractors etc, of this duty of confidentiality. The duty of confidentiality continues to apply beyond the period of application of the agreement itself. The above applies unless otherwise prescribed by law. The account holder may not publish or provide access for third parties to systems, software, setup, documentation etc. without written permission from PlusGiro.

16. ALTERATIONS TO SERVICE

PlusGiro has the right to alter the extent, content and terms and conditions of the Service and other services accessed via the Service. PlusGiro also has the right to successively alter the technical specifications for use of the Service in line with the development of new technology and software. If the alteration is not regarded as insignificant in the view of PlusGiro, the account holder must be informed. In such event, the account holder has the right to withdraw immediately from the Service.

17. DISPUTES

Disputes about interpretation or application of this agreement and associated agreements and legal issues will be settled in the first instance by negotiations between the parties. In the second instance, disputes involving claims for compensation exceeding 20 times the current basic amount under the National Insurance Scheme at the point in time of the dispute will be settled according to Swedish arbitration procedure. Arbitration will take place in Stockholm.

18. DURATION

This agreement is binding on the parties when the account holder receives written confirmation of connection to the Service from PlusGiro, and applies until further notice. The agreement ceases to apply within 30 days of written confirmation of cancellation by either party being received by the other.

Either party has the right to cancel the agreement with immediate effect:

- On significant breach of the agreement, the PlusGiro Account General Conditions, or other breach of regulations or instructions.
- If a party declares a suspension of payments, goes into liquidation, is declared bankrupt or enters a creditor composition without bankruptcy.

PlusGiro has the right to cancel the agreement with immediate effect on closure or transfer of the PlusGiro account