KEY FACTS STATEMENT
E-STATEMENTS
(Electronic Accounts Statements)

BANQUE BEMO

Product/Service

Product/Service Name: E-statement of Accounts

Product/Service Description: The e-statement of Accounts is a digital version of client's paper statement of account, provided by the Bank through electronic mail at the email address specified by the client.

Offering Documents

This statement is part of the offering documents and must be read in conjunction with:

1. The "General Conditions for The Opening of a Unilateral Overdraft Current Account and Investment and Management of Assets with Non-Discretionary Powers", published on the Bank's Website under "Client Platform" section.
2. The Declaration of Acknowledgment and Approval of the General Conditions.
3. The e-statement Disclaimer Request for submission of statements of accounts through electronic mail.
4. Terms and Conditions published on the Bank website www.bemobank.com under "Client Platform" section

Product/Service Key Features

Main Characteristics

- Frequency: on monthly basis
- E-statements are delivered for: Regular current accounts, Fresh current accounts, investment accounts, and investment portfolio
- Communicated trough electronic email
- File Protected by a password sent to client via SMS

Features and Services

- The e-statements of Accounts are communicated to the client on a monthly basis in a password protected file through the e-mail address indicated by the client in the "Disclaimer Request for submission of statements of accounts".
- Simultaneously, the password is sent to the client's mobile number indicated in the "Disclaimer Request for submission of statements of accounts", allowing for secure and safe access.

Fees & Commissions

Kindly refer to the Bank's Terms and Conditions, published on the Bank's website www.bemobank.com under "Client Platform" section.

Key Risks Associated with this Product/Service

- All statement of Accounts sent by the Bank through electronic mail are deemed effectively final, correct and not subject to objection for any reason whatsoever in the absence of any opposition from the client within fifteen days as of the date of remittance of these statements.
- Kindly refer to the "General Information Security Guidelines Brochure" and "Cybercrime Quick Reference" published on the Bank's website under "Client Platform" section. These guidelines help minimizing the risk of using online services and protecting your information and assets.

Notes

In view of the changing and volatile market conditions, clients are invited to regularly check with their designated Relationship Manager for any amendment in terms of the published Key Fact Statements.

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