



Special conditions for digital account statements

(Version 0.2, Date: 13.01.2022)

1. User Agreement

Upon agreement with these special conditions, MiQo (“the Neo-Microfinance”) commercialized by ALCOFUND SA will provide the Customer (“the Customer”) with digital account statements. The provision of digital bank statements assumes the Customer is enrolled in eBanking. Authorisation can only be granted if the account holder(s) provide their consent via a signed agreement with the Neo-Microfinance. The digital bank statement service may only be used by the Customer and persons fully authorised by them.

2. Scope of Use

The digital account statements are provided to the Customer electronically via the Neo-Microfinance’s mobile application and encrypted websites. The Customer can view his or her digital account statements online, whereupon they can print and/or download them.

3. Waiver of Paper-Based Delivery/Sending Documents

Upon agreement with these special conditions and the establishment of the digital bank statements, the Neo-Microfinance has fulfilled its obligations towards the Customer with regards transmission, direction, and specific information. The account statements can be downloaded in pdf-format via the Neo-Microfinance 's digital account statement platform. Upon opting in to the digital bank statement service, the Customer expressly and simultaneously waives the provision of paper account statements.

4. Immutability of Data

The Neo-Microfinance ensures the immutability of data on the digital account statement platform. This warranty does not apply to any data stored or kept outside the digital account statement platform. As a result of individual hardware or software settings, items may not always match the information displayed on screen. The Neo-Microfinance accepts no liability for data changed or circulated in a different form.

5. Customer Information via Push Notification

The Customer will be notified via push notification regarding messages added to the digital account statement platform by the Neo-Microfinance. These notifications will contain no personal Customer information or information regarding the content of messages. However, this communication does not release the Customer from their cooperation and due diligence duties and verification obligations.

6. Duties of the Customer to Cooperate

Without prejudice to the information from the Neo-Microfinance in accordance with Clause 5, the Customer is obliged to obtain his account statements promptly and check them for accuracy and completeness. Complaints and objections must be communicated to the Bank immediately.





7. Customer Access to Notifications/Availability of Digital Bank Statements

Unless previously accessed by the Customer, statements are considered received three days after entry onto the digital account statement platform. Without prejudice to this, Customer notifications entered by the Neo-Microfinance onto the Customer's digital account statement platform shall cease to apply once the Customer retrieves their bank statement. The Bank does not guarantee continuous availability of the digital account statement platform. In particular, the digital account statement platform may occasionally be unavailable due to Internet connectivity issues or necessary maintenance.

8. Acknowledgement of Notifications

The Neo-Microfinance does not guarantee that tax or financial authorities will acknowledge the statements provided on the digital account statement platform. The Customer must gather the necessary information in advance from their relevant tax authority.

9. Duration of Statement Storage on the Digital Account Statement Platform

The Neo-Microfinance will make statements available during the term of the user agreement for a period of four years after entry into the digital account statement platform. After the deadline, in accordance with Clause I, the Neo-Microfinance is entitled to remove the statements from the digital bank statement function. They will notify the Customer eight weeks in advance and give them the option to store the statements on their own data storage device or print them. The Bank will provide the Customer with a reprint of a statement, provided this is possible within the limits of the relevant statutory periods. The Bank's rate and service specifications apply in this case.

10. Modifications

The Neo-Microfinance may adjust the digital account statement platform in part or in full at any time for technical reasons. The Neo-Microfinance is not obliged to maintain the digital account statement platform. In the event of an adjustment, the Neo-Microfinance will notify the Customer in a timely fashion and send any new communication data in paper format by post.