

E-Banking Information

Important information on using Bank Cler E-Banking well and securely.

This information is a part of the E-Banking agreements between the client and Bank Cler and supplements these and the relevant contractual terms. The respective valid version of this «E-Banking Information» is available on the Bank Cler website at www.cler.ch.

1 Contracting parties and authorized representatives

The «Agreement on Bank Cler E-Banking» (hereinafter referred to as E-Banking Agreement) is entered into with the owner of an account or a custody account.

If a person receives a power of attorney to use E-Banking, this person will be designated by name as a user in the E-Banking Agreement. The client must sign the E-Banking Agreement personally.

If a person receives a power of attorney for the accounts of more than one client, an individual E-Banking Agreement will be entered into with each client. If requested, the user will receive a single identification number for all powers of attorney.

Only a person who is registered with Bank Cler as an authorized representative on the account or custody account will receive a power of attorney to use E-Banking. Changes to the power of attorney must be reported in written form to Bank Cler and must be signed by the client.

Legal entities and partnerships (companies)

In each agreement a person must be designated by name as a user. Only a person that Bank Cler has registered as an authorized signatory can be designated as an authorized representative or user.

Furthermore, persons without signatory authority can be given the right of inquiry but no right of disposition. The scope of the power of attorney will be recorded in the E-Banking Agreement.

2 Inclusion of accounts and custody accounts

Fundamentally, all types of client accounts can be included in E-Banking.

3 Blocking and unblocking

Users can block their E-Banking access for further use themselves. The block relates in all cases only to the specific identification number. Dispositions for accounts or custody accounts under other identification numbers or outside the E-Banking system are not affected by the block.

E-Banking access is blocked after the identifying features are entered three times incorrectly.

Blocks on E-Banking access can be requested by telephone (see telephone support). Bank Cler can require that a block be confirmed additionally in writing and retains the right to cancel a block again only upon a written request.

Phone support

Need help?

Bank Cler E-Service Line can be reached by phone. Our Client Advisors are ready to help you Monday to Friday, 8:00 a.m.–8:00 p.m. (CET).

Calling from Switzerland dial +41 61 286 21 00; from outside Switzerland dial 0848 845 245

4 Account inquiries

Account balances and postings are continuously updated. Data retrieved via E-Banking, such as balances, do not have any legally binding effect.

All data can be retrieved both in Swift format (MT940) and in ISO format (camt) for further processing in a suitable software program, such as for financial accounting. If necessary, previously retrieved data can be retrieved again at any time. The period for repeated retrieval can be freely selected.

5 Payment orders

All types of payment orders for domestic and international payments can be submitted as completed payment files or recorded and commissioned online in E-Banking.

Bank Cler can limit or exclude dispositions via E-Banking, such as electronic payments for building loans.

In E-Banking, payment orders can be issued to the charge of savings accounts. The fees shown in the published terms for payment orders charged to savings accounts are also charged in E-Banking.

5.1 Requests for same-day transactions

Payment orders that should be transacted on the same day can be submitted until 3:00 p.m. Payment orders that are submitted and/or approved later, will be carried out on the next working day.

Very large payment files (>10,000 payments) are always carried out at the earliest on the next working day after they are submitted.

5.2 Submission by means of payment file

The requested transaction date can be up to 360 days in the future. Payment dates up to a maximum of nine days in the past are carried out on the first working day after they are submitted. Transaction dates more than ten days in the past are input as an error and must be corrected.

Different transaction dates can be chosen for each file.

Orders charged to different accounts that are authorized for payment in the same E-Banking Agreement can be submitted in one file.

5.3 Payments by direct input

E-Banking allows individual payments, standing payment orders, and payment lists to be input directly.

Orders can be pre-dated up to 360 days in advance. Only working days can be used as transaction dates. Orders cannot be issued for dates in the past.

5.4 Completeness of data

Incorrect or incomplete payment data may result in a submitted order not being carried out.

5.5 Changing submitted orders

The user can change or delete individual payment orders, standing payment orders, or payment files up to midnight of the previous day.

In some cases, orders that are submitted on the transaction date may not be changed in E-Banking after confirmation of execution, as these are forwarded immediately for processing. These payments may also not be deleted.

5.6 Approving payment orders by mTAN

mTAN (mobile Transaction Number) via SMS for approval of payment orders via E-Banking enhances the security of electronic payments. The execution of individual payments must be confirmed additionally via mTAN.

6 BESR-Daten

Payment inputs via BESR (Bank Deposit Slip with Reference Number) can be retrieved as BESR files. The BESR data of a specific account are available to those users listed in the authoritative Agreements for E-Banking as authorized persons. The authorized persons can retrieve again previously retrieved BESR data under the function «previously retrieved data», up to a maximum of 800 days in the past.

7 Trading orders

7.1 Tradable and non-tradable types of securities

The following types of securities can be commissioned via E-Banking for buying or selling:

- Listed shares
- Listed warrants
- Listed bonds
- Investment funds

The following types of securities cannot be traded in E-Banking:

- Eurex options
- Eurex futures
- Medium-term notes
- Non-listed bonds
- Non-listed shares
- Non-listed warrants (options)

7.2 Trading times

Trading orders issued in E-Banking are processed on bank working days during the opening hours of the stock exchanges (except the Far East) within the context of ordinary banking practices. Trading orders received by the Bank outside these times are processed on the next working day. The client acknowledges unreservedly all transactions relating to the custody accounts named in the E-Banking Agreement that were transacted via E-Banking in connection with the identification features. Bank Cler assumes no liability for price deviations due to delays in execution.

7.3 Execution

Delays in the execution of orders may result if subsequent manual processing of the order is necessary or in case of connection failures in the system.

7.4 Pending orders

The status of submitted trading orders can be obtained under «order book». Exception: inquiries are not possible in case of connection failures.

7.5 Updating of custody account holdings and account balance

In E-Banking, changes in custody account holdings and account balances are updated continuously. Update may be delayed in case of system failures.

7.6 Securities listed on multiple exchanges

Please note the respective stock exchange indicated and the trading currency.

7.7 Changing or deleting orders

Inquiries for deleting or changing of trading orders can be placed in E-Banking. These inquiries are always non-binding, as the order may have already been executed in the interim.

8 Mobile Banking

Mobile Banking allows the use of E-Banking with a smartphone or a tablet.

8.1 Activating Mobile Banking

A necessary condition for the activation of Mobile Banking is active E-Banking access from Bank Cler. The first-time logon is carried out by using the E-Banking identification number and password. Upon activation of Mobile Banking, the E-Banking access is linked to the user's mobile end device.

8.2 Deactivating Mobile Banking

The user deactivates Mobile Banking either directly in the Mobile Banking app, in E-Banking, or after six unsuccessful logon attempts. The reactivation of Mobile Banking is carried out similarly to the first-time activation (see 8.1).

9 Ending the session

If you wish to end the session, always exit E-Banking by clicking the «Logout» function within Mobile Banking.