

Power of Attorney (natural persons)

The undersigned cardholder (hereinafter “**Principal**”)

☐ Mr. ☐ Ms.

Last name

First name

Date of birth

Address

Billing unit (shown on the first page of the monthly statements)

designates as their legal representative (hereinafter “**Authorized Signatory**”)

Last name

First name

Date of birth

Address

in order to legally represent their person vis-à-vis Cornèr Bank Ltd. – Cornèrcard (hereinafter “Bank” or “Cornèrcard”), with the following powers.

The Principal authorizes the Authorized Signatory to obtain from Cornèrcard – and the latter to provide the Authorized Signatory on behalf of the Principal and at the Principal's risk – **information on the Principal and/or concerning his/her payment card report(s)** attributable to the billing unit(s) indicated above, in particular: *client data, balance status, details of transactions and any related complaints, information relating to monthly statements and the date and amounts of the transactions carried out, the Cornèrcard Cashback program or other loyalty programs (if applicable).*

The Authorized Signatory also has the right to request both an *increase (up to a maximum of 30% – already authorized by the Principal)* and a *temporary decrease in the spending limit* (for credit cards) , *the blocking of the payment card* (also by telephone), *the issuing and sending of the tax declaration, as well as the transmission of monthly statements, to any address in a European State (therefore including, for example, Switzerland and the Principality of Liechtenstein) provided by the Authorized Signatory.*

In particular, this power of attorney **does not grant (non-exhaustive list) any power to the Authorized Signatory** to (i.) cancel the payment card report, (ii.) request the transfer, even partial, of the credit on the card, (iii.) apply for the transmission of the PIN to a person who is not the Principal, (iv.) signal a change of address or other data relating to the Principal, (v.) request the issue of a new payment card in the Principal's name.

The Principal recognizes as legally and unconditionally binding all the acts, omissions, and declarations of their Authorized Signatory carried out within the scope of the powers granted to them.

The Principal acknowledges and accepts without reservations that the communications between the Bank and the Authorized Signatory and, in particular, the information transmitted to the Authorized Signatory, may include the Principal's personal information (for example first name, last name and address, telephone numbers, email address, information on their financial situation, etc.) as well as that relating to the billing unit(s) mentioned above (e.g. balance status, payment delays, transactions made, etc.).

The Principal acknowledges and accepts that all data transmitted to the Authorized Signatory on the basis of this Power of Attorney no longer fall within the sphere of influence of the Bank and, therefore, are not protected by Swiss banking secrecy regulations.

The Principal relieves the Bank of any responsibility regarding the transmission of information and everything undertaken by the Bank within the scope of this Power of Attorney. The Principal also attests to the authenticity of the Authorized Signatory's signature below.

Subject to the exceptions provided for by law, this Power of Attorney will not cease with the death, disappearance, loss of civil capacity, or bankruptcy of the Principal or the Authorized Signatory, but will remain valid in all respects, without exception, both for the Principal and their Authorized Signatory and for the Bank (pursuant to Article 35 of the Swiss Code of Obligations), until the Bank receives an express written revocation from the Principal, the respective heirs or other entitled parties. The Bank is authorized to notify the Authorized Signatory of any revocation.

This Power of Attorney is governed by Swiss law, excluding the provisions of private international law. The place of performance and exclusive jurisdiction for all disputes relating to this Power of Attorney is Lugano, Switzerland. The Bank will, however, also have the right to take legal action against the Principal or the Authorized Signatory in the competent court of their place of residence or in any other court of competent jurisdiction.

Place and date

Signature of Principal

Place and date

Signature of Authorized Signatory

Important: The original of this Power of Attorney must be sent to the Bank (copies, fax, transmission via email are excluded), together with a double-sided copy of a valid official identity document of the Principal and the Authorized Signatory, on which their signatures and photographs must be clearly visible.