

Terms and conditions of access to websites and other digital channels

General terms of use for the digital channels of Luzerner Kantonalbank.

By accessing the websites of Luzerner Kantonalbank AG ('LUKB') and its other digital channels (e.g. apps, chat) and the products, services, information, tools and documents contained or described therein (hereinafter collectively the 'digital channels of LUKB'), you confirm that you have read and understood, and that you accept, the following general terms of use and legal notice for the digital channels of LUKB. If you do not agree to these terms, please leave the digital channels of LUKB. If you require any clarification, please contact your client advisor at LUKB or our advisory centre.

These terms and conditions may be supplemented with additional terms of use for access to special information. In addition, any specific terms and conditions of the other digital channels of LUKB are reserved. Special agreements (particularly the basic documents) also apply for clients.

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Not an offer, invitation, recommendation or advice

The information published on the digital channels of LUKB does not constitute an offer, invitation, recommendation or advice to acquire or dispose of products, in particular financial instruments and investment products, or to obtain services, in particular investment advice, or to conduct any other transactions. It also does not constitute advice. The digital channels may contain advertising. If available, the corresponding prospectus and the key information document for the respective financial instrument can also be found on the digital channels. Accessing the digital channels of LUKB does not make you a client of LUKB.

No orders

LUKB is not obliged to accept any orders submitted to it via the digital channels (requests to open accounts, payment orders, etc.). Separate agreements with clients (e.g. online banking agreements) remain reserved.

Risks in trading with financial instruments

The Swiss Stock Exchange Act obliges security dealers to inform their clients 'in particular of the risks associated with certain types of transactions'. According to the code of conduct of the Swiss Bankers Association, this can be done individually or in a standardised manner.

Specific information on the risks in trading with financial instruments, in particular features and risks of options, forwards and futures and hybrid instruments with capital protection, is available on the website of the Swiss Bankers Association.

[SwissBanking – Risks in trading with financial instruments](#)

Data protection

LUKB collects the personal data (such as name, gender, address, email address) that you provide to us, including information provided during registration, on a computer, via a form or in any other way. Your visits to the online banking area are also recorded.

Information on data protection and the use of tracking technologies can be found in our [privacy policy](#). You can manage the cookies we use [here](#).

Data security

LUKB draws your attention to the fact that data sent via the internet may be transmitted unchecked across national borders, even if the sender and recipient are located in the same country. LUKB accepts no liability for the security of data during transmission via the internet. Messages that you send to us via email may not be secure. If you send confidential information to us by email, you do so at your own risk (we recommend using the [LUKB secure email service](#)). As the sender and recipient can be identified even with the transfer of encrypted data, the possibility that third parties could identify the existence of a banking connection with LUKB cannot be excluded.

Accurate, complete and up-to-date information and exclusion of liability

LUKB takes the customary diligence to ensure that the information it presents is accurate, complete and up to date.

However, it cannot make any representation regarding or provide any guarantee of the completeness, accuracy or up-to-date nature of the information. The information on the digital channels of LUKB is no substitute for a personal consultation with one of our client advisors and should not be the sole basis for decisions related to investments or other assets. Always contact your client advisor before making a decision about investments or other assets.

To the extent permitted by law, LUKB accepts no liability for losses or damages of any kind that may arise from accessing the digital channels of LUKB and using the information contained therein. No responsibility can be accepted for information on external third-party websites linked to the digital channels of LUKB.

Right to make changes

LUKB reserves the right to change the terms and conditions of access to the websites and other digital channels of LUKB, as well as all information contained on the digital channels, at any time without notice.

Applicable law and place of jurisdiction

Access to the digital channels of LUKB and the applicable terms of use are governed by the laws of Switzerland. The exclusive place of jurisdiction is the city of Lucerne.