

# The main changes at a glance.

Dear Clients

The revised version of the Conditions for the Use of Electronic Services (basic document C) comes into effect on 1 January 2025.

The term “Financial Assistant” is replaced by “automated categorisation of transactions”. This is because automated categorisation of transactions is a central part of electronic services. Amongst other things this function uses credit card data provided by Visa Card Services AG, provided you have not revoked your consent given to Visa Card Services AG. In addition, provisions covered in the General Terms and Conditions of Business and in product agreements/provisions of GKB have been deleted from basic document C.

You will find below an overview of the main changes in the form of a comparison of the old and new conditions. Please read this document carefully.

For the complete basic documents, go to [gkb.ch/basisdokumente](https://gkb.ch/basisdokumente).

Would you prefer the documents in printed form? Please contact your advisor, drop in at a branch or call us on 081 256 96 01.

Thank you for the trust you have placed in us. Please do not hesitate to contact us should you have any questions.

Yours sincerely  
Graubündner Kantonalbank

C Conditions for the Use of Electronic Services.	
<p><b>Previous</b> 3.2 para. 2 Services offered.</p> <p>Access to GKB's e-Banking services includes access to the Financial Assistant. Separate consent is always required for the use of credit card data for the purposes of the Financial Assistant (see Section 3.4).</p>	<p><b>New</b> Provision deleted.</p>
<p><b>Previous</b> 3.3 Data protection.</p> <p>For the automated categorisation of transactions, GKB uses the technical infrastructure of an external service provider, which is subject to the duty of confidentiality. GKB does not forward any data to external service providers that could in any way allow conclusions to be drawn about the identity of persons. The owner of the data collections created by the Financial Assistant is GKB.</p>	<p><b>New</b> Provision deleted.</p>
<p><b>Previous</b> 3.4 Credit card details.</p> <p>Principal card holders and additional card holders must separately agree to the use of their credit card details for the purposes of the Financial Assistant. Card holders can only see their own data unless the additional card holder has consented to their data being shown to the principal card holder and/or vice versa. GKB determines the form and time of obtaining consent. The credit card data transmitted by Visa Card Services AG are treated by GKB in the same way as data the Client provides directly to GKB.</p>	<p><b>New</b> <b>3.4 Credit card details.</b></p> <p>Principal card holders and additional card holders have consented to the use of their credit card data for categorisation purposes, unless they have explicitly revoked their consent given to Visa Card Services AG. Card holders can only see their own data unless the additional card holder has consented to their data being shown to the principal card holder and/or vice versa. The credit card data transmitted by Visa Card Services AG are treated by GKB in the same way as data the Client provides directly to GKB.</p>
<p><b>Previous</b> 3.5 Fees.</p> <p>Use of the Financial Assistant is free of charge. GKB reserves the right to impose a fee following prior notification and granting the option of termination.</p>	<p><b>New</b> Provision deleted.</p>

<p><b>Previous</b></p> <p><b>3.8 Deactivating/terminating the Financial Assistant or the supply of credit card data.</b></p> <p>The Financial Assistant can be deactivated at any time in GKB e-Banking or terminated in writing. In the event of deactivation/termination, the categorisation and processing of payment data for the Financial Assistant and the supply of credit card data shall be discontinued.</p> <p>As a card holder, the Client may revoke the transfer of credit card data. In this case, Visa Card Services AG will no longer transmit any transaction data to GKB. From this time, the Financial Assistant shall analyse and prepare the data without taking credit card data into account. The Client acknowledges that cancellation of the credit card by the principal card holder will always result in the credit card details of any additional card holders no longer being transmitted to GKB.</p>	<p><b>New</b></p> <p><b>3.7 Revocation of the provision of credit card data.</b></p> <p>As the card holder, the Client can revoke the transfer of credit card data by Visa Card Services AG. In this case, Visa Card Services AG will no longer transmit any transaction data to GKB. The analysis and processing of data within the scope of electronic services will thereafter take place without credit card data. The Client acknowledges that cancellation of the credit card by the principal card holder will always result in the credit card details of any additional card holders no longer being transmitted to GKB.</p>
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