Special Conditions for the eBill Service (2026 edition)

In order to improve readability, the Bank uses the male gender to refer to both male and female persons.

1 Introduction

The eBill service is provided by SIX BBS AG, allowing the user to receive electronic bills (hereinafter referred to as "eBills"). Users can view, pay or reject these eBills using the eBanking and ZKB Mobile Banking applications (hereinafter referred to collectively as "eBanking") provided by Zürcher Kantonalbank (hereinafter referred to as the "Bank").

2 Means of identification (self-authentication)

The eBill service can be accessed by anyone who has authenticated themselves in eBanking with valid means of identification and registered to participate in the eBill service.

3 eBill service

3.1 The e-mail address or the Enterprise Identification Number (UID) serves as the client's unique identifier for eBills. The Bank may also identify the client through other information (e.g. through an identification number it generates).

3.2 The user specifies from which billers he wishes to receive eBills in eBanking.

3.3 The decision as to whether to pay or refuse an eBill rests with the user.

4 eBills

4.1 eBills are provided by the biller together with a PDF of the original invoice and displayed in eBanking. When opening the PDF, the user leaves the protected eBanking area.

4.2 The Bank does not check the accuracy and formal correctness of eBills. Any complaints or differences of opinion in this respect are to be taken up by the user directly and solely with the biller concerned. The Bank does not inspect eBills or their contents.

4.3 The Bank forwards information about the rejection or approval and payment of an eBill to the biller via SIX BBS AG.

5 Recording and retention of data

5.1 The client is personally responsible within the scope of legal provisions especially for the recording and safekeeping of eBills (see in particular Art. 957 et seq. of the Swiss Code of Obligations and Art. 70 of the Swiss Federal Act on Value Added Tax (MWSTG), etc.). The Bank recommends that all eBills be archived in a suitable format. Clients obliged to keep accounts are advised, before using the eBill service, to contact their auditors in order to discuss compliance with the Swiss Ordinance on the Keeping and Retention of Accounting Records (GeBüV).

5.2 If the client wishes to claim rebates, deductions or other forms of tax relief (e.g. on income tax, VAT or property gains tax) and a printout of the electronically received eBill is not sufficient for this purpose or the eBill itself does not comply with the relevant requirements, the Bank recommends that the client requests from the biller a suitable receipt or confirmation with which the client can claim the rebates, deductions or tax relief.

5.3 The user acknowledges that eBills are accessible for a period determined by SIX BBS AG and that at the end of that period they will no longer be accessible via eBanking. Neither SIX BBS AG nor the Bank archive eBills.

6 Deactivating the eBill service

Users can deactivate the eBill service at any time. However, eBills already approved at the time of deactivation remain pending in eBanking and are executed. Any revocation of or changes to these pending payment orders must be carried out via eBanking.

After the deactivation of the eBill service, access to eBills ceases and they can no longer be received.

7 Forwarding of data to SIX BBS AG

7.1 The Bank collects user data (including last name and first name, address, date of birth, e-mail address or UID) and the IBAN (hereinafter referred to as "Data") and uses them for the eBill service.

7.2 The Bank forwards these Data to SIX BBS AG.

7.3 The Bank and SIX BBS AG use the Data within the eBill service to process eBills; the Bank also uses them to develop products, for planning purposes and to produce statistics. The Bank and SIX BBS AG may engage group companies or service providers for these activities.

7.4 SIX BBS AG provides billers only the Data they require to process eBills.

7.5 If the client also wishes to use the eBill service with his e-mail address or UID with another financial institution, SIX BBS AG may also forward the Data to the financial institution selected by the client.

7.6 Once the eBill service is deactivated, SIX BBS AG will have access to the Data for a period of two years so that the client can continue to use the eBill service through a financial institution of his choice.

8 Prices

The prices for the services to be provided by the Bank are based on the applicable price lists. These are available at zkb.ch/en/legal and can be obtained from the Bank. The Bank reserves the right to adjust the prices or introduce new prices at any time, in particular if market conditions change or for any other objective reasons. Such changes shall be communicated to the client in an appropriate manner. Price increases and newly introduced prices shall be deemed to have been accepted unless the client terminates his participation in the eBill service within 30 days of communication.

9 Liability

9.1 The Bank makes no warranty that access to the eBill service will function smoothly at all times and without interruption. The client shall be liable for any loss or damage arising from a malfunction or interruption to the service, unless the Bank failed to exercise customary due care.

9.2 If the user involves third parties or uses third-party software applications, he does so at his own risk. The Bank accepts no liability in such cases.

10 Scope and duration

These conditions apply as of the date of their electronic acceptance or from the date of the legally valid signature of the application form. They remain valid for an indefinite period. Participation in the eBill service can be terminated at any time without notice by the user or by the Bank (especially if the user has not used the eBill service for some considerable time).

11 Amendments to these conditions

The Bank reserves the right to amend these conditions at any time for objective reasons. Any such amendments will be communicated to the client in an appropriate manner in advance. They are deemed to have been accepted unless the client objects in writing or any other form that constitutes proof through text within 30 days of their communication. If the client objects, he may terminate his participation in the eBill service with immediate effect. In its communication, the Bank must inform the client of his right to terminate and the effect of his tacit approval.