

# Special Terms and Conditions Governing the ZKB student Package (November 2017 version)

**These Terms and Conditions form an integral part of the ZKB package application.**

## **1 Components**

Zürcher Kantonalbank (hereinafter referred to as the «Bank») offers students between the age of 18 and 28 the ZKB student Package, which includes the following products and services (hereinafter referred to as the «Products»):

- ZKB student plus account
- ZKB student plus savings account
- ZKB Visa Debit STUcard
- ZKB PrePaid MasterCard CHF, ZKB Visa Basic or ZKB Standard credit card (Visa or MasterCard)
- eBanking (incl. electronic bank documents)
- ZKB Nachtschwärmer
- Copying service

## **2 Authorisation**

Clients are eligible for the ZKB student Package between their 18th and 28th birthday, as long as they are studying at a university, university of applied sciences or a higher technical college.

## **3 Identity card**

A confirmation from the client's institute of higher education must be submitted to Zürcher Kantonalbank in order for the client to switch to the ZKB student Package. The expected end date of the client's studies must be communicated at the same time.

## **4 Credit and PrePaid cards**

The client can choose between a ZKB PrePaid MasterCard CHF, ZKB Visa Basic or a ZKB Standard credit card (Visa or MasterCard). However, a ZKB credit card is only issued to the client if it meets the relevant issuance criteria. The Bank is entitled to block the ZKB credit card and to reissue a ZKB PrePaid MasterCard CHF to the client instead of a ZKB credit card, if the client no longer meets the issuance criteria for a credit card.

## **5 Conversion to a follow-up package**

The client will be switched to a follow-up package at the expected end date of its studies if it does not raise an objection or does not provide proof that it is continuing its studies. In this case, the client shall inform the Bank of the new expected end date of its studies. However, the client will be switched to a follow-up package no later than its 28th birthday. The Bank shall notify the client in advance in an appropriate manner of the change to the follow-up package with the products contained therein, as well as the terms, conditions, prices and interest rates applicable at that time.

## **6 Amendment to these Terms and Conditions**

The Bank reserves the right to amend these Terms and Conditions at any time. Any such amendments will be communicated to the client in an appropriate manner and will be deemed to have been accepted unless an objection is received within 30 days of their communication to the client.

Changes to the Products included in the package shall be made in accordance with the provisions applicable to those Products.