

# Special Terms and Conditions Governing the ZKB young 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 clients between the age of 14 and 22 the ZKB young Package, which includes the following products and services (hereinafter referred to as the «Products»):

- ZKB youth private account
- ZKB youth 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

## **2 Authorisation**

Clients are eligible for the ZKB young Package between their 14th and 22nd birthday.

## **3 Credit and PrePaid cards**

From the age of 18, clients can apply for a ZKB Standard credit card (Visa or MasterCard) or a ZKB Visa Basic instead of the ZKB PrePaid MasterCard CHF. However, a ZKB credit card is only issued to the client if the client meets the relevant issuance criteria. The Bank is entitled to block the ZKB credit card and to reissue a ZKB PrePaid MasterCard CHF if the client no longer meets the issuance criteria for a credit card.

## **4 Conversion to the ZKB student Package**

After reaching the age of 18, the client can apply to switch to the ZKB student Package by presenting an appropriate proof of their eligibility.

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

If the client has not switched to the ZKB student Package by its 22nd birthday, the client will be switched to another follow-up package providing it does not object. 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.