

# WEBSITE TERMS OF USE

## Introduction

Thank you for visiting our website. The access to and use of this website is subject to the general terms of use as listed below. The terms of use comprise the legal information for visiting and using this website, a declaration concerning intellectual property rights and a reference to the Privacy Policy.

You are invited to read these terms of use attentively before visiting the website or making use of it in whatever way.

Any further visit to and/or use of this website implies full acceptance of these terms of use.

## Definitions

For the application of these Terms of Use (hereinafter 'Terms') the following terms will have the meaning as described below:

- **'Websites'**: the web pages of Izola Bank, which can be visited at [www.izolabank.com](http://www.izolabank.com) and [savings.izolabank.com](http://savings.izolabank.com), but limited to the informative parts of these websites;
- **"User"** or **"you"** and its derivatives: each person that uses and/or visits the Website;
- **"IZOLA BANK"**: Izola Bank p.l.c., a public limited company established under Maltese law with registered office at 4, Castille Place, Valletta VLT1062 Malta.

## Legal information

### 1. Izola Bank

The Websites (<https://www.izolabank.com/>) are published online and owned by Izola Bank, whose details are as follows:

- Registered Office: 4, Castille Place, Valletta VLT1062 Malta
- General e-mail address: [support@izolabank.com](mailto:support@izolabank.com)
- Company registration number: C 16343
- VAT no. MT13175712

### 2. Scope

These Terms contain the conditions you should comply with when visiting the Izola Bank Website. These Terms will solely apply to the informative part of the Website and not to the e-banking services which are governed by the E-banking General Terms and Conditions.

### 3. Content and use of the Website

The Izola Bank Website aims at promoting banking services.

While Izola Bank shall take every care to offer you information that is carefully selected and compiled, you cannot make use of the Website in substitution of any kind of (legal or financial) advice whatsoever, nor can you rely on it as such.

Izola Bank shall employ all reasonable efforts to offer correct and updated information on its Website.

When Izola Bank is informed about possible errors and inaccuracies on its Website, Izola Bank shall use all reasonable means to effect relevant corrections as soon as possible. The Website may contain links to other websites not owned or operated by Izola Bank. The links to any such third party websites are provided solely for your convenience. Since Izola Bank has no control whatsoever over these websites, it can in no event be held liable in any way for the content of the linked sites nor does it warrant that these websites are operated in compliance with all applicable legislation and regulations.

Websites owned, controlled or operated in whole or in part by third parties may provide links to this Website. Izola Bank did not examine the content of these websites and has no influence or say whatsoever in the content or other characteristics of these websites.

In addition, you acknowledge and agree that downloading information or obtaining information by using the Website in any other way is at your own discretion and at your own risk. You are solely responsible for any possible damage to your computer system or loss of data that results from downloading information.

### 4. Modifications to the Website

Izola Bank reserves the right to modify the information that is published on its Websites at any time and thus to amend, update or complete the provisions of the Terms. It is your responsibility to check these Terms regularly. If you continue to use the Websites after the modifications entered into force, you acknowledge to agree with the changes and to accept them.

In addition, Izola Bank does not assume any liability for potentially damaging consequences resulting from changes to the information published on the Websites or to its Terms.

### 5. Functioning of the Website

Izola Bank employs reasonable efforts to make its Website available uninterruptedly and to secure it by all practical means.

Izola Bank reserves the right to modify, suspend or discontinue, temporarily or permanently, the use of the Website, with or without notice, during downtime. The User agrees that Izola Bank shall not be liable for any such modification, suspension or discontinuance of the use of the Website.

### 6. User obligations

Irrespective of what is determined in the other terms of use, as a User you specially commit yourself to:

- (1) use the Website in good faith in a reasonable way;
- (2) not to use the Website in a way contrary to these Terms;
- (3) not to use any device, software or routine to interfere or attempt to interfere with the proper working of this website. You further undertake not to take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the Website (which could cause the temporary or permanent unavailability), nor to denigrate the content;
- (4) not to use the Website for illegitimate purposes, in violation of common public decency or with the intention of causing prejudice to the reputation of Izola Bank or of any third party;
- (5) not to insert in the Website another website, logo, photo, other element or a hyperlink or to link the Website with another website without the explicit prior written approval of Izola Bank.

In the event that Izola Bank discovers, or has reasonable presumptions, that you violated one of the provisions above [1 to 5] or any other provision imposed by these Terms, Izola Bank has the right to deny you access to its Websites in whole or in part.

## Intellectual Property Rights

You acknowledge and agree that the content of the Website, including without limitation, the text, illustrations, technologies described, logos, icons, and software, are protected in all forms, media and technologies by intellectual and/or industrial property rights, including without limitation by copyrights, trademarks, database rights, commercial name, domain name, know-how, models, logos and designs and to which Izola Bank reserves all rights.

The use of this Website does not grant you any rights to any of its content. The content of the Website may only be used for your personal use. Every authorised use of information of the Website must take place in such way that the source of the information is mentioned in a clear and visible way. You may not modify, adapt, publish, distribute, or in any way exploit any of this Website, in whole or in part. You may not insert or implement any link to this Website in any other website owned, maintained or operated by you, your employer or any other third party without the prior written permission of Izola Bank.

Modification, adaptation, publication or transmitting of downloaded content for any other purpose than for your personal use is strictly prohibited without the explicit prior written permission of Izola Bank.

## Protection of privacy and personal data

Izola Bank shall take every reasonable care to protect the personal data you provide to Izola Bank. Please see our Privacy Policy.

## To contact us

If you require further explanation or any clarification concerning these Terms you are kindly requested to use the Contact Us section on the Websites.

Izola Bank shall attempt to resolve within a reasonable amount of time all misunderstandings, complaints, technical or operational problems which are related to the Websites or to the quality of its content and which you may bring to Izola Bank's attention.

## Legal validity of the Terms

If any one of these Terms is held to be totally void and/or unenforceable, the validity or enforceability of the remainder of the Terms shall not be affected.

In the event that one or more provisions of these Terms shall be determined to be partially void and/or unenforceable by any court or body of competent jurisdiction or by virtue of any legislation to which it is subject, or by virtue of any reason whatsoever, it shall be void or unenforceable to that extent only and no further, and the validity and enforceability of any of the other provisions herein shall not be affected thereby.

The provisions of these Terms do not prevail over any legal or regulatory provisions or the provisions of public order under Maltese or E.U. law.

Concerning the applicability of these Terms in relation to other legal texts that have been formulated by Izola Bank, please refer to Article 2 - Scope.

## Applicable law and jurisdiction

Maltese law governs these Terms.

Any dispute arising from or related to the use of our Websites or arising from the acceptance, interpretation or observance of these Terms shall be submitted to the exclusive jurisdiction of the competent Courts of Malta.



Head Office

Izola Bank p.l.c., 4, Castille Place, Valletta VLT1062 – Malta

Issued by Izola Bank plc, Company Registration No. 16343 having its registered address at 4, Castille Place, Valletta VLT1062, Malta.  
Izola Bank p.l.c. is licensed to undertake the business of banking in terms of the Banking Act (CAP 371 of the Laws of Malta) and is regulated by the MFSA (Malta Financial Services Authority).