

Art. 29 DOCUMENTATION

29.1. ELECTRONIC DOCUMENTS – The Client accepts that Cité Gestion may keep its documents electronically and destroy paper documents. The Client accepts the probative value of these electronic documents, including in the context of any dispute.

29.2. SUBMISSION OF DOCUMENTS – At the Client's request, Cité Gestion shall provide him with a copy of his file, as well as any other document concerning him or her drawn up by the Bank in the context of the business relationship.

The Client accepts that documents may be submitted in electronic form.

Art. 30 END OF BUSINESS RELATIONSHIP & PUBLIC HOLIDAYS

Cité Gestion and the Client may terminate their relationship at any time, effective immediately, in which case, unless otherwise agreed to in writing, Cité Gestion reserves the right to cancel all credit lines and to declare that all of its claims against the Client have become payable. In principle, termination shall not interrupt current investments.

As an exception to the provisions of Articles 35 and 405 of the Swiss Federal Code of Obligations, and unless otherwise agreed to in writing, the contractual relationship between the Client or his/her/its attorneys and Cité Gestion shall not be terminated by the death, legal incompetence or bankruptcy of the Client.

(...) Public holidays are those of the Geneva Canton. Saturday is the same as an official public holiday.

Art. 31 RIGHT TO ALTER THE GENERAL TERMS AND CONDITIONS

Cité Gestion reserves the right to alter these General Terms and Conditions at any time. These changes are communicated to the Client in writing or by other appropriate means. In the absence of any objection within thirty days, these General Terms and Conditions will be considered as having been approved.

Art. 32 APPLICABLE LAW AND PLACE OF JURISDICTION

All dealings between the Client and Cité Gestion are governed by Swiss law. Subject to the conciliation procedure, the place of performance for all mutual obligations, and the place of jurisdiction for clients domiciled outside Switzerland and for any legal proceedings is Geneva, without prejudice to proceedings at the Swiss Federal Court as prescribed by law for certain cases. However, Cité Gestion reserves the right to institute proceedings in the Client's domicile or before any other competent court, both in Switzerland and abroad, Swiss law shall continue to apply.