

- H. We may deny access to the Internet Banking Services without prior notice if we are unable to confirm any person's authority to access the Internet Banking Services or if we believe such action is necessary for security reasons.
- I. You acknowledge that accessing the Site and using Internet Banking Services from public networks and locations (for example, hotel business centers and internet cafes) and from locations outside the United States may pose increased risks of loss or theft of your Private Wealth ID, User ID, Password and unauthorized access to your Account(s). You agree that you accept such increased risks if you access the Site or use the Internet Banking Services from any such location.
- J. By using the Internet Banking Services, you acknowledge and agree that this Agreement sets forth security procedures for electronic banking transactions that are commercially reasonable. Our security procedures are not designed for the detection of errors (e.g., duplicate payments or errors in your fund transfer instructions). We will not be obligated to detect errors by you or others, even if we take certain actions from time to time to do so. You agree to be bound by instructions, whether authorized or unauthorized, which we receive and implement in compliance with these procedures, unless you have given us prior notice of possible unauthorized use as described above (and we had a reasonable opportunity to act on such notice).
- K. Based on your use of the Internet Banking Services, the Bank may, at our sole discretion, provide you with and require you to use a two-factor authentication method (an "RSA SecurID") for Internet Banking Services and to sign an RSA addendum to this Agreement setting forth the terms and conditions of your use of such RSA SecurID two-factor authentication.

4. Internet Banking Services Fees

- A. You agree to pay any and all fees associated with the Internet Banking Services, if any, and in the Account Agreement. Such amounts do not include, and you agree to be responsible for, any sales, excise, use, value added, utility or other similar taxes relating to such Internet Banking Services. We reserve the right to change or add fees for Internet Banking Services at any time. Advance notice of new fees or fees changes will be provided if required by law.
- B. You are solely responsible for any telecommunications charges and any other charges imposed by your telephone and/or Internet access provider that you incur in accessing the Site or Internet Banking Services and any charges that would, in the absence of this Agreement, apply to your Accounts or any other relationship with or services provided to you by the Bank or any other member of the Deutsche Bank Group. You are solely responsible for the costs associated with acquiring, maintaining and operating the computer equipment located at your premises and a connection to the Internet, and otherwise meeting the minimum systems requirements set forth in Section 2(G) of this Agreement.
- C. Any applicable fees will be charged regardless of whether the Internet Banking Services were used during the billing cycle. There may be a charge for additional transactions and other optional services. You agree to pay such charges and authorize us to deduct the calculated amount from your designated billing Account (or any other account of yours at the Bank) for these amounts and any additional charges that may be incurred by you. Any financial fees associated with your Accounts as set forth in the Account Agreement will continue to apply.

5. Business Days and Hours

A. Business Days

For purposes of this Agreement, our business days are Monday through Friday, Holidays and other days in which banks are authorized to be closed in New York City are not included.

B. Business Hours

For purposes of this Agreement, our business hours are 9:00 a.m. to 4:00 p.m. New York time Monday through Friday (not including federal and New York State bank holidays). For the avoidance of doubt, all times are local times of the Bank.

C. Customer Support Hours of Operation

An agent will be available to assist you twenty-four (24) hours a day, seven (7) days a week through a toll-free telephone line for contacting such service group (excluding Christmas Day, New Year's Day, Easter Sunday, Memorial Day, Independence Day, Labor Day and Thanksgiving Day, when the Call Center will close as of 11:00 p.m. New York time the day before the holiday and reopen on 11:00 p.m. New York time on the day of the holiday). Although bill payment transactions will only be processed on Business Days, you can access the Internet Banking Services 24 hours a day, seven days a week, except during any time where the Site is inaccessible.