

Business Dashboard Agreement

Security Conditions

Version date August 23, 2026

These conditions are available in French and English. The French version of these regulations was registered. In the event of a discrepancy between versions or a dispute, the French version is decisive.

1. Definitions

Except where expressly stipulated otherwise, the definitions from the Business Dashboard Agreement – General Provisions also apply in these Business Dashboard Agreement – Security Conditions. The definitions may be used without distinction in the singular or plural form.

Agreement

The Agreement comprises:

- the Application Form;
- the Business Dashboard Agreement – General Provisions;
- the Application Contracts;
- the Business Dashboard Agreement – Special Provisions;
- the Business Dashboard Agreement – Security Conditions;
- the CBC Business Regulations;
- the Documentation and the Annexes;
- and all amendments and additions that may be agreed in writing between the Parties at a later time.

Application Form

The part of the Business Dashboard Agreement which is signed by the Customer(s) and which identifies the contracting parties, the specific Services received and the applicable contractual conditions.

Annexes

Documents which the Parties agree will be attached to these Business Dashboard Agreement – Security Conditions. All Annexes are subject to these Business Dashboard Agreement – Security Conditions.

Authentication/ authenticate

The procedure used to verify a User's identity and/or access rights.

Device

The smartphone onto which the User downloads the CBC

Business app. The requirements that the Device must meet are set out at

<https://www.cbc.be/entreprendre/fr/produits/payer-et-etre-paye/banque-en-ligne/ordinateur/online-for-business/exigences-en-matiere-de-securite.html>.

Digital Applications

The Services and Dashboard Functionalities located behind the Dashboard and forming part of the Business Dashboard Agreement, for which the Customer(s) and/or the User(s) use the Means of Access and Signature. An overview of Digital Applications can be found at <https://www.cbc.be/commercial-banking/fr/produit/services-paiements/solutions-digitales.html>.

Documentation

The documentation appended to or referred to in the Business Dashboard Agreement – Security Conditions, such as the CP.

Fraudstop: the national hotline for online fraud, available 24/7 on 078 170 170. Fraudstop uses the same telephone number as Card Stop.

Isabel security

The Isabel SmartCard and card reader or IsaKey token are subject to the contractual terms and conditions and security requirements of Isabel Group NV which can be viewed at www.isabel.eu/en/legal.html. To obtain the Isabel SmartCard or IsaKey token, the Customer is required to sign a separate agreement with Isabel NV, Keizerinlaan 13-15, 1000 Brussels, BE 0455 530 509.

Jailbreak/Rooting

An action enabling circumvention of a Device's security (jailbreaking applying to iPhones and rooting applying to Android or other smartphones) and allowing software to be loaded onto it that is not recognized or approved by the device's official distributor. As a result, Devices are more susceptible to viruses and malware (software designed to harm or disable computers and computer systems).

These regulations are effective from on August 23, 2026 until further notice.

CBC

The Bank, the Insurer or the entity forming part of the KBC Group which acts as the distributor of the Digital Application and the Business Dashboard Security.

CBC Business

A mobile application provided by CBC that allows CBC Business Dashboard Users – depending on the scope of their mandate – to use their own Device for mobile banking, to quickly and securely sign Orders and to view their own business accounts (transactions, balance) and those of their Customers wherever and whenever they wish.

CBC Business lets Users:

- Log on and authenticate themselves in the CBC Business Dashboard
- Sign Orders in the Digital Applications included in the CBC Business Dashboard

CBC Business is for personal use.

More information and the terms and conditions governing the use of CBC Business can be found at

[cbc.be/cbc-business](https://www.cbc.be/cbc-business)

<https://www.cbc.be/entreprendre/fr/informations-juridiques/reglements.html>

Means of Access and Signature

The required means by which the User

(i) is authenticated and is able to log in to gain access to the Digital Applications; and
(ii) is able to sign Orders in the Digital Applications within the limits of their mandate. The User has signed a contract with CBC or Isabel NV, or has been designated as an authorized User by the Customer.

This specifically concerns the following Means of Access and Signature Tools:

- CBC Business
- Isabel security

Order

Every instruction or order from the Customer initiated by an authorized User to execute a Payment Transaction, to carry out a payment order not falling within the definition of a payment transaction, to execute transactions in financial instruments (shares, bonds, etc.) or to carry out any other banking or insurance transaction, and each request for or acceptance (i.e. signing) of a contract for banking and insurance services.

Party and Parties

The Customer(s) or CBC, designated individually as Party and jointly as Parties.

Secure4u: the bank's fraud department, which users can contact 24/7 to report:

- the loss or theft of a Device and/or the Means of Access and Signature Tools;
- online fraud, a suspicion thereof or any other suspicion of misuse of the digital application and/or the Means of Access and Signature Tools.

Secure4U can be contacted directly 24/7 on +32 16 432 000. The time at which the User reports the incident to Secure4U will be deemed to be the time the Bank has been notified

2. General Provisions

2.1. General

These Business Dashboard Agreement – Security Conditions form part of the Security Terms & Conditions in the General Provisions of the Agreement and set out the rights and obligations of CBC, the Customer and the User, respectively, in relation to the use of the Means of Access and Signature.

In order to log in and authenticate and sign orders, the User must use one of the following Means of Access and Signature:

- The CBC Business
- The Isabel security

2.2. Liability of Parties

The Parties acknowledge that the liability clauses, and specifically the liability limitations as set out in the Agreement, are applicable to the Means of Access and Signature.

2.3. Intellectual Property Rights

CBC or its third-party licensor retain the Intellectual Property Rights to the Means of Access and Signature provided by CBC. No rights are attributed to the Customer and/or the Users other than those expressly stated in the Agreement.

CBC grants the Customer and the Users a non-transferable, limited, non-exclusive license to use the Means of Access and Signature. This usage is restricted to

the Customer's own business purposes. The Customer must take all necessary measures to safeguard CBC's Intellectual Property Rights.

In the event of a complaint from a third party in connection with a breach by CBC of the Intellectual Property Rights of third parties, the Customer undertakes to inform CBC immediately of such complaint, as well as to provide all information and support, and to grant CBC the right to conduct any legal proceedings and negotiations. In the event of a suspected or identified breach of the Intellectual Property Rights of a third party, at its sole discretion CBC will

- adapt the Means of Access and Signature;
- obtain the right on behalf of the Customer to continue using the Means of Access and Signature;

should neither of these options be feasible, terminate the right of use and reimburse any fees paid by the Customer for the Means of Access and Signature.

The Intellectual Property Rights associated with the Isabel security (Isabel SmartCard or IsaKey token) are subject to the contractual terms and conditions of Isabel NV.

2.4. Electronic signature, evidence and notification

The Customer and the Users acknowledge that the Means of Access and Signature constitute an electronic signature that satisfies the legal requirements concerning identification and accountability, and also safeguards the integrity of the content of the Order. The User recognizes the legal validity of the Orders that they signed using the Means of Access and Signature. These constitute valid, sufficient proof of the User's consent to the existence and content of the Order. The User and the Customer in whose name and on whose account the User acts, will expressly waive the right to contest the validity or proof of obligations arising from the Orders.

The Parties agree that any communication taking place between them via electronic messages (e.g., e-mail, fax, Communications Centre) has the same validity and legal evidential value as original written messages which have been signed manually, as further stipulated in Article 13.1 of the CBC Business Dashboard Agreement – General Provisions.

The Parties agree that CBC may (additionally) provide proof of access to the Digital Applications by means of logs on paper or electronic data carriers. Unless the

Customer can prove the contrary, these logs serve as proof of access to the Digital Applications.

2.5. Obligations of the Customer(s)

2.5.1. General

The Customer will ensure that the Means of Access and Signature are used in accordance with

- the Agreement;
- the Technical Requirements;
- the applicable legislation; and

in a responsible manner, exclusively for admissible purposes and without breaching the rights of third parties.

CBC will advise the Customer and the Users on the security instructions and the measures to be taken when using the Dashboard and the underlying Digital Applications in the manner described in Article 2.6. The Customer and the Users are expected to consult this information and the web pages referred to in Article 2.6 in particular regularly, and at least once per month.

Neither the Customer nor the Users are permitted to make modifications to the Means of Access and Signature. The Customer is liable for all damage that may ensue from modifications made, or from the improper or incorrect use thereof by the Customer or its Users. The Means of Access and Signature will be downloaded and installed by the Customer. Under no circumstances will CBC be held liable for the consequences of any error or omission that may occur during this installation by the Customer, its Users or any third party engaged by them.

2.5.2. Customer equipment

The Customer undertakes only to use hardware and software which meets the Technical Requirements. CBC reserves the right to amend these Technical Requirements from time to time.

All costs of purchasing, installing and operating the Device and the Means of Access and Signature will be borne by the Customer.

2.5.3. Security and management of the Means of Access and Signature

Unless expressly stipulated otherwise in the Special Provisions, the Means of Access and Signature are strictly personal. The Customer(s) is (are) responsible for the safeguarding, confidentiality, security and appropriate use

of the Means of Access and Signature by the Customer(s) and its (their) User(s) and undertake(s) to take all requisite steps to prevent any unauthorized third party from being able to gain knowledge or make use thereof.

In the event of loss, theft, online fraud or a suspicion of online fraud, a breach of confidentiality or any risk of abuse of the Means of Access and Signature, or in the event of loss or theft of its Device, the Customer(s) and/or the User(s) must notify the Bank immediately, without prejudice to any additional obligations set out in other applicable provisions:

The Customer or the User can report such incidents at any time by calling Secure4u, the Bank's fraud prevention department, on +32 16 432 000 (available 24/7).

In the event of online fraud or a suspicion of online fraud, the Customer may also contact Fraudstop, the national hotline for online fraud, at any time by calling 078 170 170 (available 24/7). Fraudstop will then put the User through to Secure4u, the Bank's fraud department. Calling Secure4u directly means that the Bank receives notification of incidents more quickly.

Only the Bank can block the digital application. The time of notification will be deemed solely to be the time at which the Customer or the User reports the online fraud, a suspicion thereof or any other (suspected) misuse, loss or theft to Secure4u. A report made to Fraudstop does not count as notifying the Bank.

It is also advisable for the Customer(s) and/or the User(s) to report the matter to the police.

With the exception of what is provided for Customer-Consumers in Article 8bis of the Business Dashboard Agreement – General Provisions, the Customer(s) is (are) fully and unconditionally responsible for any use of the Digital Applications, as well as for any detrimental consequences that may arise directly or indirectly therefrom, until the time that such notification is made.

Other than in the event of actual or attempted fraud, willful act or gross misconduct, the Customer(s) is (are) no longer liable for any further loss or damage after such notification has been made.

In the event that CBC has any reason to suspect a breach of the confidentiality and/or security of the Means of Access and Signature, or abuse of the Digital Applications, it may block access to the Digital Applications.

2.6. CBC's obligations

CBC undertakes to exercise all due care in the performance of this Agreement.

CBC will advise the Customer(s) and the User(s) of the security instructions and the measures to be taken when using the Dashboard and the underlying Digital Applications through these Business Dashboard Agreement – Security Conditions, the Special Provisions applying to the Digital Applications and the following webpages:

- these Business Dashboard Agreement – Security Conditions;
- the Special Provisions applying to the Digital Applications;
- urgent security notifications on the login pages of the Dashboard; and
- the following web pages:
 - ✓ General security awareness and specific security tips: cbc.be/secure4u
 - ✓ Specific security requirements with regard to the .users' infrastructure (as part of the system requirements): <https://www.cbc.be/entreprendre/fr/produits/payer-et-etre-paye/banque-en-ligne/ordinateur/online-for-business/exigences-en-matiere-de-securite.html>.

The Customer alone, and not CBC under any circumstances, is required to check that the use of the Means of Access and Signature by the Customer complies with all legislation, regulations, ethical rules or agreements that apply to the Customer's activities. The Customer acknowledges that the applicable legislation may be subject to change, and agrees to adhere strictly to any such changes and to seek advice from its own advisers on this.

CBC will do everything possible to ensure the availability of the Means of Access and Signature. CBC can, however, not be held liable in the event that certain Means of Access and Signature, the Dashboard or certain Digital Applications are temporarily unavailable due to planned or unplanned maintenance work which does not exceed a reasonable duration, or due to Force Majeure.

CBC will advise the Customer(s) in good time of any unavailability due to planned maintenance work and its likely duration.

CBC cannot guarantee that the Means of Access and Signature will meet the specific expectations, objectives or requirements of the Customer or its Users.

2.7. Amendments to these Business Dashboard Agreement – Security Conditions

CBC reserves the right to amend the provisions of these Business Dashboard Agreement – Security Conditions in accordance with Article 7 of the Business Dashboard Agreement - General Provisions.