

**Legal notice
issued by
BANQUE RAIFFEISEN**

The support of the tree plantation programs (hereafter 'the programs') is organized through partnership contracts with external organisations, at the free choice of the credit institution; these organisations are only financially supported by the credit institution and are not subcontractors of it.

The credit institution reserves the right to terminate at any time the partnership contracts with the external organisations respectively to conclude partnership contracts with other organisations; the termination of the partnership contracts may lead to the immediate termination of the programs, without any compensation of the clients and any right that these may assert.

The credit institution has no performance obligation with regards to the commitment of the organisations and rejects any responsibility with regards to the execution of the programs, carried out under the exclusive responsibility of the organisations. In general, the credit institution may not be held responsible for any action or omission of the organisations and the clients may not assert any direct or indirect claims on the basis of the partnership programs concluded by the credit institution with the organisations.

The indication of a number of trees planted for a certain number of carried out transactions does not entail any non-financial obligation for the credit institution and may not be considered as advertisement or offer. The indicated number is provided for information only and does not constitute a commitment of the credit institution in any way. In general, the credit institution reserves the right to modify the required number or transactions for the plantation of a tree as well as any other characteristic of the offer, at any time and without notice.

The credit institution does not guarantee the quality, correctness or completeness of the information published by the organisations and may not be held liable for any consequences that may result from this information, except in case of wilful misconduct or gross negligence.