

# General Terms and Conditions

## “Postal Services” for Private Customers

### 1 Area of validity

These General Terms and Conditions “Postal Services” for Private Customers (hereinafter referred to as the “GTC”) govern the business relationships between the Customers and Post CH Ltd (Wankdorffallee 4, 3030 Bern, Switzerland; hereinafter referred to as “Swiss Post”) for the use of postal services in the national (domestic) and international spheres. The service is essentially geared towards customers in Switzerland and is not actively offered in Europe. The use of specific services shall be governed by additional Terms and Conditions. The products and services offered by Swiss Post are listed in its current published communication media and may be consulted at [www.swisspost.ch](http://www.swisspost.ch). References to persons apply to individuals of all gender identities and to more than one person.

### 2 General provisions

#### 2.1 Addressing and packaging

The sender is required to protect the goods with suitable packaging. The specific requirements for each Swiss Post product and service regarding addressing and packaging must be observed (parcel: [www.swisspost.ch/addressing-and-packaging](http://www.swisspost.ch/addressing-and-packaging); letter: [www.swisspost.ch/layout-of-letters](http://www.swisspost.ch/layout-of-letters)). For dangerous goods, specific packaging requirements and quantity restrictions also apply ([www.swisspost.ch/dangerousgoods](http://www.swisspost.ch/dangerousgoods)).

#### 2.2 Collection, dispatch and receipt

The consignments can be handed in or collected in accordance with the Swiss Post service. Delivery of the consignments shall be expressly subject to the recipients’ instructions in accordance with the Swiss Post range of services. The recipients’ instructions shall similarly be expressly subject to contrary orders of the senders. Any details must be agreed directly between sender and recipient.

#### 2.3 Relevant data and availability of acknowledgements of receipt

If during the electronic recording of addresses and barcodes on the consignments Swiss Post reads data (including digital images) which are different from those provided by the Customer to Swiss Post in electronic or any other form, then the Swiss Post data shall have precedence for the purposes of further processing. The data recorded by Swiss Post shall have precedence also in the case of mail which is returned to the sender. If only Swiss Post has the relevant data, the Customers shall acknowledge them as appropriate. Acknowledgements of receipt for letter and parcel consignments are available for three years.

#### 2.4 Prices and payment terms

##### 2.4.1 Prices

Swiss Post determines the form in which prices for the conveyance of mail shall be published. The prices indicated in the current published communication media shall apply ([www.swisspost.ch/prices](http://www.swisspost.ch/prices)).

##### 2.4.2 Payment

In principle, the prices are to be paid by the sender when the item is handed over to Swiss Post unless other payment arrangements have been agreed upon.

##### 2.4.3 Payment discrepancies

If the senders have paid too much for the conveyance of an item, they are entitled to reimbursement of the difference. If senders have paid too little for the conveyance of an item, Swiss Post is entitled to demand from them payment of the difference between the amount paid and the amount owed, plus a processing surcharge. If the sender is unknown, the shortfall shall be collected from the recipient.

#### 2.5 Delivery

##### 2.5.1 Time and place of delivery

Items are regarded as delivered if Swiss Post has handed them to the recipient or deposited them to another place specified for this purpose (e.g. letter box, mailbox or a lockable parcel box or post office box [P.O. Box] [the latter only for letters]). Should an item be addressed to both a residence or place of business and to a P.O. Box (double addressing), Swiss Post will deliver generally as follows:

– Letters: to a P.O. Box

– Parcels and express items: to the place of domicile.

The Customers shall acknowledge the Swiss Post electronic recording of delivery as proof of successful delivery.

For registered letters or parcels and express deliveries with the additional service of signature, insurance, personal delivery or electronic cash on delivery, the recipient shall confirm receipt of the consignment by signing on the devices used by Swiss Post. If the recipient refuses to sign, the delivery shall be returned to the sender with the note “acceptance refused”.

If delivery is not made in person by registered letter or parcel and express delivery with the additional service of signature or insurance by listed delivery, the recipient shall confirm receipt of the delivery by signing this list, which shall be submitted on the same day to Swiss Post. Any discrepancies ascertained shall be reported on the same day.

In the event that the recipient has granted delivery authorization to Swiss Post for registered letters or parcels and express deliveries with the additional service of signature or insurance, the item shall be deemed to have been delivered at the time it was deposited as agreed.

##### 2.5.2 Exceptions regarding place of delivery

Consignments that are too large for the letter box, mailbox or lockable parcel box or require the mail carrier’s notification of delivery, and registered letters or parcels and express items with the additional service of signature, insurance, personal delivery or electronic cash on delivery will be handed over at the entrance to the property in line with Swiss Post’s offering. The foregoing is subject to any agreements to the contrary with the sender or recipient (e.g. authorization for delivery or deposit order for parcels) or the deposit of parcels at a weather-protected and secure location.

In justified cases such as for holiday homes or weekend homes, or for residences outside the delivery area, the agreed place of delivery and, in the case of a dispute, the location specified by Swiss Post shall be deemed to be the place of delivery.

##### 2.5.3 Sundays and public holidays

If the time of delivery (= performance) falls on a Sunday or another official public holiday or customary holiday at the place of performance, performance will be deemed to take place on the next working day. This provision shall be subject to an order by the sender or recipient allowing delivery to be made on such days.

##### 2.5.4 Letter box and letter box system

The letter box or the letter box system is to be set up and labelled in accordance with the relevant provisions of the Postal Services Ordinance (PostO). The letter box must be emptied at regular intervals, so as to prevent any overflowing. If letter consignments cannot be placed in a letter box because it is overfull, unregistered letter consignments that arrive are stored subject to a fee for a maximum of four weeks and invoiced. Unclaimed consignments are then returned to the sender.

##### 2.5.5 Authorized recipients

In addition to the addressee, all persons encountered at the same residence or place of business shall be entitled to receive items of mail. If the recipient or other persons entitled to receive the items of mail are absent, parcel, courier and express items may also be delivered to a neighbour. This condition shall apply subject to statutory limitations or unless otherwise stipulated by the sender or recipient in accordance with the services provided by Swiss Post.

- 2.5.6 Deputization  
The Customers may designate a third party to represent them in dealings with Swiss Post. Swiss Post reserves the right to demand a written authorization. Signatures must be notarized if requested by Swiss Post. An authorization, once issued, shall not lapse either upon the principal's death or loss of capacity, or upon the bankruptcy of either the principal or the agent unless agreed otherwise ([www.swisspost.ch/authorization-factsheet](http://www.swisspost.ch/authorization-factsheet)).
- 2.5.7 Mail collection note  
a. Principle  
Swiss Post will leave a mail collection note if the sender has selected such a service or if, due to its size, the item is to be delivered personally to the recipient or other persons entitled to receive mail, but no one is at the address.  
b. Deadlines  
The holder of a collection note is entitled to call for the items indicated on the note within a period of seven days, or 15 days for parcels from abroad. Swiss Post reserves the right to hand over signed-for items only to the person indicated on the collection note. The legal effects of a delivery are assessed regardless of the postal service, in accordance with the statutory provisions.  
c. Reservation regarding alternative agreements  
The foregoing is without prejudice to any alternative agreements with the sender or recipient in accordance with the offers of Swiss Post.
- 2.5.8 Refusal of acceptance  
a. Letters and newspapers  
Acceptance of addressed letters and newspapers can be refused by including a comment to this effect on the item.  
b. Parcels and express consignments  
Refusal to accept parcels and express consignments is possible only when these items are handed over in person.
- 2.5.9 Forwarding and return of parcels and express consignments  
For parcels and express consignments that the recipient requests be forwarded to another address, the recipient must pay the forwarding costs of the items upon delivery. If the recipient returns the parcel or express consignment to the sender, the recipient must pay the forwarding costs when handing the parcel over for return shipment.
- 2.6 Returns and return shipments
- 2.6.1 Returns (letters and newspapers) or return shipments (parcels) include mail for which the recipient  
– cannot be determined,  
– refuses to accept the item,  
– does not collect the item within the specified time period,  
– does not pay the requisite price or cash-on-delivery charge.
- 2.6.2 Swiss Post reserves the right to open returns / return shipments in order to identify the sender. If the sender cannot be identified, Swiss Post may dispose of the items at its discretion.
- 2.6.3 Parcels and express items that cannot be delivered shall be returned to the sender at the sender's expense. The sender is not entitled to reimbursement of the amounts paid when the items were mailed. If the sender is known but refuses to take back the item, Swiss Post may dispose freely of it. The sender shall bear any costs of disposal.
- 2.6.4 Swiss Post reserves the right to charge the sender for the postage for returns (letters and newspapers) (see in this regard [www.swisspost.ch/returns](http://www.swisspost.ch/returns)).
- 2.6.5 Returns (letters and newspapers) mailed via Swiss Post that have been franked in Switzerland but bear only a foreign address for the sender will be kept for one month. If the sender does not collect the items, Swiss Post may dispose of them at its discretion. The same shall apply for return shipments (parcels) that have been handed over to Swiss Post but only feature a foreign address for the sender.
- 2.7 Items which may not be sent by mail  
Items may not be sent by mail if they  
– contain dangerous goods above the legally permissible amount (see [www.swisspost.ch/dangerousgoods](http://www.swisspost.ch/dangerousgoods)),  
– contain contents which are illegal to transport, or  
– may cause injury or damage to people or property or considerably impair operations.
- 2.8 Changes to authority to direct/entitlement  
Swiss Post will not be liable for loss or damage arising from changes in the Customers' legal circumstances which are not notified to Swiss Post in time and in writing.
- 2.9 Enquiries  
As a rule, Swiss Post conducts enquiries only upon request in writing and upon production of the proof of mailing or the consignment number for the affected item. Enquiry requests are to be submitted via self-operated branches (not branches with partners) or at [www.swisspost.ch/help-and-contact-sending-mail](http://www.swisspost.ch/help-and-contact-sending-mail). No enquiries will be initiated for unmailable consignments and content or for domestic consignments that were posted more than three years ago.

### 3 Liability provisions for domestic services

- 3.1 Basic principle
- 3.1.1 Unless stated otherwise in the following, Swiss Post's liability shall comply with the Swiss Code of Obligations governing contracts of carriage. Swiss Post is liable only for amounts up to that of the substantiated damage, i.e. at most up to the purchase price of the contents, excl. VAT. Unless otherwise provided below for specific products, it is not liable in the event of force majeure for consequential damage, spoil or soiled goods, damaged packaging, and lost earnings or further loss or damage which has not been caused by gross negligence or wilful intent. If the Customers do not use the appropriate service in accordance with the requirements of Swiss Post to transport the item or if they send goods that may not be delivered by mail, Swiss Post shall not be liable.
- 3.1.2 Liability is also excluded if the items are handed over or deposited at the request of the sender or recipient in a manner that is different from regular delivery as per sections 2.5.1 and 2.5.2.
- 3.1.3 Swiss Post is only liable if the contents are suitably packaged and the packaging meets the recommendations in Swiss Post's shipping instructions (parcels: [www.swisspost.ch/addressing-and-packaging](http://www.swisspost.ch/addressing-and-packaging); letter: [www.swisspost.ch/layout-of-letters](http://www.swisspost.ch/layout-of-letters)).
- 3.1.4 In the event of damages or losses requiring compensation, Swiss Post can pay the compensation to either the sender or recipient with discharging effect.
- 3.1.5 The sender shall be liable for all damages and losses incurred by Swiss Post or third parties as a result of items which may not be sent by mail or the failure to observe shipping conditions.

#### 3.2 Letters

- 3.2.1 With regard to letters, Swiss Post is liable for claims resulting from damage, loss or incorrect delivery as follows:

Services offered	Liability limit
Letters without acknowledgement of receipt	CHF 0
Registered mail	CHF 500
A Mail Plus	CHF 100

- 3.2.2 In the event of delayed delivery of registered mail, only the cost of transport will be refunded. In the event of delayed delivery of consignments without acknowledgement of receipt and A Mail Plus, Swiss Post shall not be liable.

- 3.2.3 A Mail Plus letters will be sent back using the standard channel for returns. The maximum liability of 100 francs in the event of damage, loss or incorrect delivery does not apply in relation to the return shipment to the sender.

#### 3.3 Parcels

- 3.3.1 With regard to parcels, Swiss Post is liable for claims resulting from damage, loss or incorrect delivery as follows:

Basic service	Additional service	Liability limit
Parcels	None	CHF 500
Parcels	Signature	CHF 1,500
Parcels	Assurance/Fragile	CHF 5,000

- 3.3.2 Swiss Post shall not be liable for delays. The same shall apply to all basic and additional services.

#### 3.4 SameDay and express consignments

- 3.4.1 With regard to SameDay and express consignments, Swiss Post is liable for claims resulting from damage, loss or incorrect delivery of a consignment as follows:

Basic service	Additional service	Liability limit
Swiss-Express "Moon" SameDay afternoon/ evening	None	CHF 500
Swiss-Express "Moon" SameDay afternoon/ evening	Signature	CHF 1,500
Swiss-Express "Moon" SameDay afternoon/ evening	Assurance/Fragile	CHF 5,000

- 3.4.2 If Swiss-Express "Moon" and SameDay consignments are delivered late, only the cost of transport will be reimbursed. Swiss Post must be informed in writing of the delay within 30 days of the date when the delivery should have taken place.

#### 3.5 Forfeiture of liability claims

All claims against Swiss Post shall lapse from the time the goods are accepted without reservation, except in cases of deliberate deception and gross negligence. Swiss Post shall remain liable for externally non-recognizable damage to the consignment, provided this is brought to its attention in writing within eight days of delivery.

- 3.6 Limitation in respect of compensation claims  
 Compensation claims against Swiss Post will expire after one year.  
 – In the case of loss or delay, this period will run from the date on which delivery should have taken place,  
 – in the case of damage, it will run from the date on which the mail was handed over to the addressee.  
 This provision does not apply in the event of fraudulent intent or gross negligence.
- 3.7 Potential reclaiming of the compensation
- 3.7.1 Should a lost item, or part thereof, be found after payment of compensation, the sender or recipient shall be notified that the item may be reclaimed on repayment of the compensation amount within three months. If no such repayment is made, the offer will be made to the other party. If the item was delivered to the recipient after payment of compensation, the sender or recipient – or, in the case of a written assignment of the sender's claims, the third party – is obliged to repay the compensation.
- 3.7.2 If the item is not claimed by either sender or recipient, it will become the property of Swiss Post.
- 3.7.3 The foregoing shall apply save as otherwise agreed between the sender and Swiss Post.

#### 4 Special provisions for foreign mail

- 4.1 Provisions governing customs clearance, imports, exports and data exchange  
 In addition to the requirements set out in section 2.1, mail must be prepared for customs clearance before it is handed over to Swiss Post. The sender shall comply with the export and import regulations and the customs regulations of the country of departure and destination (export: [www.swisspost.ch/export](http://www.swisspost.ch/export); import: [www.swisspost.ch/import](http://www.swisspost.ch/import)). The sender must fill out the necessary accompanying documents (freight documents, commercial invoices, approvals, etc.) completely and truthfully and enclose them with the consignments.  
 By entering data or posting, the Customer agrees that Swiss Post may exchange consignment data available to Swiss Post in electronic or physical form with the responsible domestic and foreign postal, customs authorities or authorities responsible under local law in electronic form for the purposes of providing services, tracking consignments and customs clearance. The data protection policies of the country concerned shall apply.
- 4.2 Delivery
- 4.2.1 Export  
 Handling and delivery in the destination country shall be according to the international and national provisions of that country.
- 4.2.2 Import  
 An item from abroad will be handed to recipients only if they pay any customs costs and import fees (VAT, customs fees, etc.) according to the payment terms of Swiss Post. If the recipient refuses to do this, it will be returned to the sender at the latter's expense.
- 4.3 Items which may not be sent by mail  
 In addition to the consignments mentioned in section 2.7, consignments may not be sent by mail
- 4.3.1 if they contain at least one of the following items: bank notes, convertible coins (excluding numismatic coins), winning tickets, uncrossed cheques, WIR cheques, Reka cheques, charge cards, vouchers, valid postage stamps and precious metals. Precious metals are those whose value, when unprocessed, in bars or minted (excluding numismatic coins) is at least equal to the value of silver, and old gold
- 4.3.2 if they contain at least one item whose import or circulation is forbidden in the country of destination.  
 As a rule, it is up to the sender to obtain information about import and export options from the relevant authorities in the destination country or from the relevant diplomatic representations.
- 4.4 Liability
- 4.4.1 Principle  
 Except in the cases provided for in section 4.4.6, Swiss Post shall be liable in the event of loss, theft or damage to registered international letters, PRIORITY Plus and PostPac International parcels.  
 Swiss Post shall be liable only for the amount of damage proved (not exceeding the declared value of the item on the customs documents at the time of posting and up to the maximum amounts set out in section 4.4.2). Unless otherwise provided below for specific products, it shall not bear any liability in the event of force majeure for consequential loss, delay, spoiled or soiled goods, damaged packaging and loss of profit or other loss or damage (in particular, customs duty) which has not been caused by gross negligence or wilful intent. No liability shall be incurred if the Customer sends goods that are not eligible for mailing.

- 4.4.2 Liability limits  
 For international shipments, the following liability limits apply. Section 4.4.6 shall remain reserved.

Services offered	Liability limit <sup>1</sup>
Non-registered international letters	CHF 0
PostPac International PRIORITY/ECONOMY	CHF 250 or CHF 1,000 <sup>2</sup>
Registered international letters	CHF 150
PRIORITY Plus	CHF 50

<sup>1</sup> Compensation shall be to the amount of the average cost price (excl. VAT) of similar goods at the place and time of mailing. If agreement is not reached, compensation shall be calculated in line with the usual value of the goods estimated on the same basis.

<sup>2</sup> For parcels being imported a maximum liability of 250 francs applies. For parcels being exported, the maximum liability limit is 1,000 francs.

- 4.4.3 Price refunds  
 The obligation to compensate for loss, comprehensive theft or comprehensive damage entitles the Customer to also claim a refund of the carriage price paid.
- 4.4.4 Claim entitlement  
 As a rule, if a registered international letter, a PRIORITY Plus consignment or a parcel is stolen, damaged or lost, the sender is entitled to compensation. The sender reserves the right to assign claims in writing to the recipient. In this case, the liability provisions of the postal organization providing compensation apply. Written assignment of the claims is not required if the sender and recipient are identical. The sender or recipient may authorize a third party to accept compensation, provided this is permitted by law.
- 4.4.5 Liability for consignments sent  
 Swiss Post is not liable for registered international letters, PRIORITY Plus or PostPac International consignments it has delivered. The liability shall remain in the case of suitably packaged consignments if
- the theft or damage is found to have occurred before or during delivery of the item,
  - the recipients or, in the case of a returned item, the senders registers an objection when accepting an item which has been subjected to damage or theft,
  - the recipients or, in the event of a return shipment, the senders provide the self-operated branch (not branches with partners) with the complete consignment (i.e. specifically including packaging) within eight days of receipt for generating a damage report. In this event they must furnish proof that the item was subjected to theft or damaged before delivery. Deviating provisions of the country of destination may apply to consignments sent abroad.
- 4.4.6 Exceptions to the liability rule  
 Swiss Post shall not be liable:
- in the event of force majeure,
  - if Swiss Post cannot furnish proof of the whereabouts of the mail because the official papers were destroyed by force majeure, and liability cannot be proved by any other means,
  - if the damage is due to the fault or negligence of the sender or to the type of the contents of the consignment,
  - if the consignment is excluded from transport in accordance with sections 2.7 and 4.3 or confiscated or destroyed by the relevant authority,
  - if the consignment contains stamps not valid for postage, numismatic coins and bank notes, vouchers, devices or components from the IT, telephony and consumer electronic fields,
  - if the item has been impounded or confiscated due to the legal provisions of the destination country,
  - if the sender has not submitted an enquiry request within six months of the date of mailing,
  - if items are delivered later than the published delivery time,
  - if the packaging is not suitable for the consignment content and does not correspond to the recommendations set out in Swiss Post's shipping instructions (see section 2.1) or those of the postal organization of the shipping or destination country.
- 4.4.7 Statute of limitations  
 The right to compensation from Swiss Post lapses as follows:
- in the case of loss, one year from the day on which the items should have been delivered,
  - In the case of damage, one year from the day on which the items were delivered to the recipient.
- The above shall not apply to cases of fraudulent intent or gross negligence.

- 4.4.8 Decisions made by customs authorities  
Swiss Post shall accept no liability for customs declarations or decisions made by domestic or foreign customs authorities on inspecting mail items. Unless otherwise provided by law, objections to decisions relating to customs clearance can be made in writing no later than 60 days after the date of customs clearance.
- 4.4.9 Liability of the sender  
a. The sender shall be liable for all damages and losses incurred by Swiss Post or third parties as a result of items which are not eligible for mailing or the failure to observe shipping conditions.  
b. The sender shall continue to be liable even if Swiss Post accepts such consignments.  
c. The sender shall be liable for all government duties/fees related to the consignment.
- 4.4.10 Potential reclaiming of the compensation  
a. Should a lost item, or part thereof, be found after payment of compensation, the sender or recipient shall be notified that the item may be reclaimed on repayment of the compensation amount within three months. If no such repayment is made, the offer will be made to the other person involved. If the item was delivered to the recipient after payment of compensation, the sender or recipient – or, in the case of a written assignment of the sender's claims, the third party – is obliged to repay the compensation.  
b. If the item is not claimed by either sender or recipient, it will become the property of Swiss Post.
- 5 Other provisions**
- 5.1 Data protection and handling address data  
Swiss Post observes the provisions of Swiss data protection legislation and the Postal Services Act when recording and processing personal data. Swiss Post processes and stores data which is necessary and required for business transactions. It safeguards customer data with suitable measures and treats it confidentially. In order to provide services, data may be passed on to third parties. These may be domiciled abroad.  
With the prior approval of the Customer, certain personal data, in particular address details, may be disclosed to other third parties in individual cases for previously notified processing purposes. The legal obligation to exchange data with other postal service providers as part of forwarding, retention and redirecting orders as well as disclosure in other legally prescribed cases remains reserved.  
The data privacy statement on the website [www.swisspost.ch/data-privacy-statement](http://www.swisspost.ch/data-privacy-statement) and the GTC and Subscriber Conditions of individual services provide further information about data processing by Swiss Post.
- 5.2 Rights of data subjects  
The Customers may request information on the processing of their personal data. They have the right to have their data deleted or destroyed. They may forbid or block the processing of this data, provided it is not necessary to render the services they have requested. This also applies to the disclosure of their data to third parties. They also have the right to have incorrect personal data corrected. If neither the correctness nor the incorrectness of the data can be determined, they may request a note of objection to be added. If the Customers have expressly consented to further data processing, they may revoke this at any time. The legality of the data processing for the entire duration of the valid consent is not affected by this.  
The foregoing is without prejudice to any legal provisions which oblige or entitle Swiss Post to process or disclose data. If the deletion of the data is not permitted for legal reasons, the data will be blocked instead of deleted.  
To assert their rights as a data subject, the Customers must contact the following address in writing along with a copy of their passport or ID card: Post CH Network Ltd, Swiss Post Contact Center, Wankdorfallee 4, 3030 Bern, Switzerland.
- 5.3 Involvement of third parties (data processors)  
Swiss Post may involve third parties to render services and supply the necessary data to them. The data processors are subject to the same obligations as regards guaranteeing data protection as Swiss Post itself and – subject to any differing legal regulations – may not process the data for their own purposes and may only do so on behalf and on the instructions of Swiss Post. Swiss Post undertakes to select, instruct and monitor such service providers in a prudent manner.  
The data processors may also be domiciled abroad. Swiss Post guarantees that the data processors will apply appropriate data protection in the destination country.
- 5.4 Amendments to the General Terms and Conditions  
Swiss Post may amend the GTC and the services offered at any time. The relevant latest versions shall be published promptly on the Swiss Post website ([www.swisspost.ch/gtc](http://www.swisspost.ch/gtc)) before coming into force.
- 5.5 Applicable law and jurisdiction  
5.5.1 The Contract shall be governed by Swiss law.  
5.5.2 The place of jurisdiction is Bern. The foregoing is without prejudice to any (partial) mandatory jurisdiction (cf. in particular Articles 32 and 35 Swiss Civil Procedure Code for consumers).
- 5.6 Conciliation body  
Before resorting to the competent court, the Customers have the opportunity to resort to the PostCom conciliation body for resolution of the dispute. Contact information can be found at [www.ombud-postcom.ch](http://www.ombud-postcom.ch).
- 5.7 Legal form of publication  
The sole legally binding versions of the GTC which also form an integral part of the contract are those which are published electronically and made available at [www.swisspost.ch/gtc](http://www.swisspost.ch/gtc). In individual cases, Swiss Post may issue a hard copy of the GTC at a customer's request. The Customers acknowledge that a hard copy of the GTC is merely a copy of the currently valid, sole legally binding, electronically published versions of the GTC, and that the information contained therein is only legally binding insofar as it corresponds with the electronic version.

Post CH Ltd, June 2021