

## Terms and conditions Docubox

*Last updated: July 2025*

### 1. General provisions

#### 1.1. Scope

The following terms and conditions for the use of Docubox ("**Docubox T&Cs**") shall apply to the use of Docubox a document management and analysis service, provided by radicant business services ag ("**radicant business services**") to you ("**you**") via the radicant bank ag mobile application ("**radicant app**").

radicant bank ag ("**radicant bank**"), a Swiss public limited company, domiciled in Zurich acts solely as a third-party provider for technical integration of Docubox within the radicant app.

By activating Docubox, you enter a direct contractual relationship with radicant business services. The Docubox service enables you to scan, upload, manage, and analyse documents (such as invoices and receipts, etc.), and to integrate extracted data with the payment services of radicant bank.

The terms and conditions of radicant bank, including those for banking services, payments, and the applicable data protection notice radicant apps apply in addition to this Docubox T&Cs.

By activating Docubox, you agree to the Docubox T&Cs and the radicant business services privacy policy, which is available on its website and accept them as legally binding. A copy of your Docubox subscription will be stored in your Docubox.

#### 1.2. Client services

If you require support in connection with Docubox services, you can contact [welcome@radicant.com](mailto:welcome@radicant.com).

#### 1.3. Amendments and updates

We reserve the right to amend these Docubox T&Cs at any time. Updates and amendments are communicated through the radicant app or other electronic means and are deemed accepted unless you object in written form within 30 days of the notification.

If you do not agree with the amendments, you may deactivate the Docubox module in the radicant app. The deactivation will take effect after 30 days after your request to give you sufficient time to download all relevant documents. Access to the services and functions will be removed once the deactivation is complete.

## 2. Services

Docubox is a document management module integrated into the radicant app linked to your personal radicant user account. It allows you to scan, upload your invoices, receipts, warranties and other documents and store such documents on a cloud solution provided by radicant business services.

The Docubox module is an optional service for you. Your explicit opt-in within the radicant app is required to activate it.

By activating the service, you expressly agree that radicant business services may process your data and share it with radicant bank (i.e., transaction data, payment information and preferences) to provide and optimize the service.

Docubox may process and analyze different types of documents, such as contracts, tax documents, or warranties, to support functionalities including smart categorization, data extraction, and financial insights. You will be notified before any such features will be activated.

### 2.1. Document Management

You can upload documents in various file formats (PDF, JPG, JPEG and PNG, etc.) by scanning them with your device's camera or uploading files into Docubox. Docubox allows you to view, archive, edit, tag and manage your documents.

All uploaded documents are processed using Optical Character Recognition (OCR) technology. The OCR processing takes place on servers located in Switzerland or countries with equivalent data protection levels and operated by radicant business services.

The Docubox may assign AI-generated labels (e.g., "invoice," "warranty," "tax document") based on the document content. You can modify or delete these suggested tags or add custom tags on your own. If no tag is applied, system pre-defined tags from radicant business services may be used by default.

Docubox is capable of recognizing QR bills and other standardized payment receipts. The OCR extracts relevant payment and contact information (e.g., amount, invoice date, due date, recipient, etc.) and shares the data with the radicant app. Docubox can assist you in preparing payments based on the information extracted from uploaded documents. This process is referred to as document-based payment initiation.

Here's how it works:

- After a document is uploaded, radicant business services uses OCR and AI to extract relevant data — for example, the document type (e.g. invoice, receipt, contract), amounts, due dates, and itemized invoice details.

- The extracted data is presented to you in a structured format. Any changes to the document content or data can be made by you through manual editing in the radicant app.
- radicant business services does not track payment statuses or execute transactions. radicant bank monitors the lifecycle of the payment and may update the document's status (e.g. "paid" or "unpaid") accordingly.

If payment-relevant data is available (e.g., IBAN, QR code, amount), Docubox may suggest a payment based on the extracted information. These suggestions are displayed to you in the radicant app, and you can review, edit, accept, or reject them at your discretion. A payment order is only created after your explicit approval.

Once confirmed, radicant bank creates the payment order, deducts the amount from you bank account and links the payment transaction to the corresponding document. This link can also be created manually by you.

Please note:

- Payment proposals are not validated by radicant bank — it is your responsibility to ensure that all payment information is correct before approval.
- Complaints or disputes regarding the content of the document (e.g., invoice errors or billing issues) must be addressed directly with the biller.
- Documents uploaded to Docubox are not stored in the radicant app.
- Deleting a document is irrevocable and cannot be undone. It is your responsibility to create backups before deleting any documents from your Docubox.

radicant business services reserves the right to limit the number of documents or total storage per user. If these limits are reached, access to certain Docubox functionality, such as uploading new documents may be restricted, until storage is reduced or adjusted.

Misuse of the service or violation of the acceptable use may result in further restrictions or, in severe cases, termination of access.

## 3. Conditions of use

### 3.1. Activation

The use of Docubox services requires activation in the radicant app. When you opt-in to activate Docubox on your device, you will be requested to accept to the Docubox T&Cs and your name and email address you provided during onboarding with radicant bank will be shared with radicant business services.

## 3.2. Device settings

To upload documents via your device's camera you will need a camera-enabled device (e.g., a smartphone) and access to the internet. Additionally, you must allow access to your camera in the device settings.

## 3.3. Payments

Processing payments based on documents in Docubox through the radicant app requires sufficient funds in your bank account. If your account does not have sufficient funds, payment orders cannot be processed.

## 3.4. Acceptable use

You agree to use Docubox services in a manner that is lawful, reasonable, and consistent with the intended use. If your use of the Docubox services significantly deviates from normal use patterns or if there is any indication of behavior that is illegal or in breach of the Docubox services, such as the upload of forbidden material, unusually high number of uploads and downloads, excessive use of storage, or other irregularities which impair the services or the employment of other users, we may take one or more of the following actions without prior notice or compensation:

- Encourage you to adjust your use in a legally and contractually compliant manner
- Restrict or alter the provision of specific Docubox features (e.g., uploading capabilities)
- Suspend or terminate your access to the services
- Seek compensation for damages or indemnification from third-party claims.

The same shall apply if you provide false, incomplete or misleading information details upon activation or use.

## 4. Intellectual property

Docubox is a proprietary document management software solution offered by radicant business services.

The underlying technology for Docubox services, which includes the document management module integrated into the radicant app, has been developed by radicant business services.

As a user, you are granted a revocable, non-transferable and non-exclusive right to use Docubox services within the radicant app for the duration of the contractual relationship. All intellectual property rights related to Docubox shall remain with radicant business services or the respective holder of the right.

The content and scope of this right are governed exclusively by these Docubox T&Cs. If you violate the rights of third parties by breaching these Docubox T&Cs or in any other way for which you are liable and, for which, claims are lodged against radicant business services, you shall indemnify radicant business services in full.

## 5. Fees and billing

Docubox is currently offered free of charge.

We expressly reserve the right to introduce fees for features that are currently free or to adjust existing pricing structures in the future. Adjustments to fees will be communicated in advance, in accordance with the procedure outlined in 1.3 "Amendments and updates", i.e. at least 30 days before the fee taking effect.

The fee adjustments will be deemed to have been accepted by you if you continue to use Docubox services after such notice period.

## 6. Third parties

radicant business services may outsource certain operations or parts of Docubox services, to affiliates or third-party providers, both inside and outside of Switzerland.

radicant bank supports the administration of your Docubox subscription by integrating the Docubox module into the radicant app. This includes activation, client services, and the provision of technical infrastructure to exchange information between radicant business services and radicant bank. However, radicant bank remains legally independent from radicant business services and acts solely as a service provider for the purposes described herein.

## 7. Data Privacy

radicant bank shares personal data such as name and e-mail with radicant business services to provide Docubox services. Your uploaded documents and the Docubox services are hosted on the Google Cloud Platform of radicant business services in Switzerland or countries with equivalent data protection levels. If personal data is transferred abroad, radicant business services ensures compliance with applicable data protection laws and applies appropriate safeguards such as standard contractual clauses where required.

Although documents will remain accessible in Docubox for an unlimited time, we recommend creating regular backups for your own records.

For extracting payment and contact details, as well as assigning of tags to your documents radicant business services employs a machine learning model (ML). This model helps identify relevant information (e.g., invoice total, due date, sender details) and suggests categorizations such as "invoice" or "warranty."

The suggestions provided by the ML model do not claim accuracy and you are able to override suggestions at any time. The employed ML models do not process your personal data for training purposes. You can disagree to the use of ML models by deactivating Docubox services.

For more information about your right to privacy when using Docubox, please refer to the radicant business services data protection notice published on its website. For more information about your right to privacy when using the radicant app, please refer to the data protection notice radicant apps at [www.radicant.com](http://www.radicant.com). For the processing of payment transactions, please see the relevant sections of the terms and conditions for payments.

radicant bank is subject to legal obligations of confidentiality under Swiss banking secrecy and data protection laws. By using the Docubox services, you expressly consent to sharing relevant client data with radicant business services as required for the provision and operation of Docubox services. You waive your rights under Swiss banking secrecy law to the extent necessary to enable data sharing, particularly in connection with the use of document-based payment suggestions and related features.

## 8. Termination

If you wish to stop using Docubox services, you may deactivate the service within the radicant app. Upon deactivation you will receive a confirmation e-mail.

The Docubox services will remain available for 30 days following your deactivation, during which you are still able to download your documents. After this period your documents will be permanently deleted. If you change your mind within the period, you can choose to reactivate Docubox services from the settings in the radicant app.

After the grace period of 30 days, you must reactivate Docubox services, if you wish to use services again. This will create a new Docubox user and will not recover your deleted files.

Should you terminate your bank account, your files may be deleted earlier, depending on the date of your offboarding.

## 9. Liability

You acknowledge that Docubox is a service provided by radicant business services. radicant bank only acts as a third-party service provider for technical integration. It is not a contractual party to these T&Cs and assumes no responsibility or liability for the operation, accuracy, content, or availability of Docubox services. Any obligations under these T&Cs are borne solely by radicant business services ag.

radicant business services shall, to the extent permitted by law, assume no liability for losses or damages that occurred through your use of the Docubox services, in particular the losses or damages occurred for the following reasons:

- Losses or damage occurred due to transmission errors, technical malfunctions or defects, unlawful interference with telecommunications equipment and networks, unauthorised access or interference with your devices, overloading of the relevant IT systems or networks, deliberate blockage of electronic access by third parties, and interruptions including for system maintenance work;
- Losses or damage that are wholly or partially attributable to your use of Docubox services violating the Docubox T&Cs or is otherwise unlawful;
- Payments that are not processed or are processed with a delay.
- Acts or omissions by third parties (including auxiliary persons of radicant business services).

radicant business services is not involved in the creation of payments and does not assume liability for any losses or damages resulting from errors in the invoice, including inaccuracies in the payment details, transmission errors, technical defects, malfunctions, or operational failures.

radicant business services is not liable for lost documents due to technical errors outside of our control. Even though we backup your data, you are responsible for your document management and cannot rely on Docubox services.

radicant business services equally shall not assume liability for the network operators (providers) and, to the extent permitted by law, for the software required for the use of Docubox services within the radicant app. To the extent permitted by applicable law, radicant business services is not liable for (i) indirect damage, loss of profit and loss of data and (ii) damage related to Docubox services.

radicant business services aims to ensure the uninterrupted availability and error-free use of Docubox services. However, we cannot guarantee this in every case. We reserve the right to interrupt access to the Docubox module at any time if increased security risks or disruptions are identified, as well as for the purpose of carrying out maintenance work. Provided that radicant business services exercises the care and customary diligence in the industry, you shall bear all damages arising from such interruptions.

radicant business services and radicant bank shall not be held liable for the loss of documents that were not downloaded prior to service termination or offboarding. Users are solely responsible for ensuring they download and store any documents they wish to retain.

## 10. Applicable law and governing jurisdiction

All legal relations between you and radicant business services are exclusively construed under and governed by the substantive laws of Switzerland, excluding the provisions of international private law, international treaties and other conflict of laws. In case of any dispute arising out of or in connection with the relations between you and radicant business services, the competent courts of the city of Zurich, Switzerland, shall have exclusive jurisdiction unless mandatory statutory provisions provide otherwise.

radicant business services reserves the right to take legal action at the place of your domicile or before any other competent court or authority.