

## Swift International Multibank Services – Transfer Request Service

General. PNC's Swift International Multibank Services allow the customer to initiate payments from accounts held with foreign banks via PINACLE®, PNC's online and mobile banking platform for businesses and institutions. Swift messaging is used to communicate with the customer's foreign and domestic banks. Use of PINACLE Funds Transfer is subject to the terms of that service.

Capitalized terms not otherwise defined herein shall have the meaning ascribed to them in the Agreement.

### Definitions Applicable to the Swift International Multibank Services:

- "Swift Message(s)" means data in local, industry standard or proprietary formats that a member sends or receives through Swift, typically used to exchange individual transactions, reports or other data files including, without limitation, ACH, bulk wire transfers, Electronic Data Interchange and account information.

### Customer Obligations.

- Swift is a cooperative society of worldwide financial institutions providing a secure messaging system. If the customer requests and PNC agrees, the customer may initiate instructions to and from its eligible multibank accounts and to third parties from eligible multibank accounts electronically via Swift messages through PINACLE.
- The customer authorizes PNC to rely upon and send any instruction received by PNC from the customer to the designated receiving bank, including instructions authorizing the receiving bank to debit and/or credit the account(s) specified in the Swift message. By initiating a Swift message using this Service, the customer represents and warrants to PNC that the customer has obtained the authorization from the account owner to debit or credit the account indicated in the instruction. The customer must properly complete, maintain and monitor all authorizations and payment instructions, including repetitive instructions. PNC has no responsibility or liability to the customer or any other person or entity for errors or delays resulting from incomplete or incorrect information provided by the customer in any instruction. PNC has no responsibility or liability for any acts of the receiving bank, the beneficiary bank or any intermediary bank involved in the transfer instruction requested by the customer. Please note that any rejected instruction shall be converted back into the account currency at the rate effective on the day funds are returned. The customer takes all risk of loss, due to a change in the foreign currency exchange rate since the original execution date of the instruction.
- Other banks in the transfer or payment process may charge fees for processing the instruction, which could reduce the face value of the amount transferred. PNC may perform the foreign exchange transaction for the customer, or a bank that PNC designates may provide this function. The customer agrees that PNC may deliver the customer's payment order in the currency of the beneficiary bank.

Confidential Information. In addition to other confidentiality provisions, PNC may disclose or transfer confidential information and personal data, relating to the customer, its employees and authorized agents where required by Swift, by law or regulation and as reasonably necessary for PNC to perform the services, including transfers to and processing in, countries and territories that do not have data protection laws providing an equivalent level of protection to those prevailing in the United States.

Termination. In addition to the other rights PNC may have, PNC reserves the right to terminate the Swift International Multibank Services without prior notice if: (a) PNC is no longer an authorized Swift participant; (b) Swift has ceased to provide any of the Services; or (c) Swift has required PNC to terminate this Service.

Canada Branch Customers. This Service is not offered in Canada.