

1. Purpose and applicability

The following terms and conditions govern the basis of the business relations between the Client and Raiffeisenbank (hereinafter referred to as the Bank). They are without prejudice to special agreements, regulations and terms of the Bank.

The Raiffeisen Group consists of Raiffeisen banks (individual Raiffeisen-bank cooperatives), Raiffeisen Switzerland (Raiffeisen Switzerland Cooperative) and Group companies of Raiffeisen Switzerland and Raiffeisen banks.

2. Verification of identity

The Bank shall verify the Client's identity in the normal scope of business and take appropriate measures to detect and prevent acts of fraud.

The Client shall notify the Bank without delay of any restrictions on the legal capacity of the Client's representative.

3. Notices, establishing contact and signatures

Changes in Client-specific information (name, address, nationality, tax status etc.) must be communicated to the Bank without delay. In the event of loss of contact, the Bank initiates measures according to the «Avoidance of dormancy» information sheet (accessible at raiffeisen.ch/rechtliches or available at the Bank).

Notices of the Bank will be deemed delivered if they have been sent to the last address communicated to it by the Client.

If the Client contacts the Bank by e-mail or gives the Bank their email address, they thereby express their agreement to the Bank also contacting them by e-mail. The Bank accepts no transaction-related instructions such as stock exchange or payment orders or similar by e-mail. For reasons of security, these will only be accepted if sent by post, by fax/telephone or via e-banking.

For quality assurance purposes and to establish proof, the Bank may record telephone calls with the Client.

The Bank signs contracts and the like with two signatories. Automatically produced notifications, product agreements on credit contracts, order confirmations and form correspondence are valid without a signature.

Within the framework of the existing business relations, the Bank may, in accordance with regulatory requirements, contact the Client on a cross-border basis and provide them with information in physical or electronic form.

4. Complaints by the Client

Complaints made by the Client in connection with the business relationship (in particular orders, notices, account statements etc.) must be made immediately, or at least within the time limit set by the Bank. If documents or notifications from the Bank do not reach the Client as expected, the Client must notify the Bank without delay.

5. Duties of care of the Client and of the Bank

Within the scope of the business relationship, the Client shall observe the precautionary measures that reduce the risk of abuse and fraud. In particular, the Client shall in this context keep information and means of authentication (passwords, pin codes etc.) confidential.

The Bank assumes no liability for damage from transmission errors, technical disruptions and illegal interventions into the IT infrastructure (software and hardware) of the Client.

When issuing orders, the Client bears the responsibility for the completeness and correctness of their instructions.

If the Bank fails to execute orders, or does not execute them to a satisfactory standard or not in time, and fails to exercise the care and diligence usual in commercial transactions, the Bank shall merely be liable for lost interest. If the Bank is notified in good time of the imminent risk of further damage, the Client may claim further compensation.

If the Client has given various orders, the total amount of which exceeds the available credit balance or any credit extended, the Bank shall be entitled to determine at its own discretion which orders or parts of orders will be executed.

6. Right of lien and set-off

The Bank shall have a right of lien in respect of all assets that it keeps on the Client's account on its own premises or elsewhere for all of its existing or future claims. In regard to all claims against the Client, the Bank shall have a right of offset for all of its existing and future claims irrespective of the due date of the currency.

As soon as the Client is in default of its agreed performance, the Bank is authorised at its own discretion to carry out a forced sale or make free use of the assets subject to lien (self-sale or utilisation).

7. Conditions (interest rates, prices and other terms)

The Bank determines the interest rates applied to the account (including negative interest and interest on overdrafts). Moreover, it is authorised to charge prices and deposit charges for its services and to stipulate other terms (withdrawal options etc.). These conditions are listed on the applicable interest and price lists that are published on the Internet and can always be obtained from the Bank.

Extraordinary expenses of the Bank as well as the costs of any involved third parties may also be billed to the Client. Any taxes and dues shall be borne by the Client.

The Bank reserves the right to unilaterally adjust all conditions (including negative interest rates, interest on overdrafts and deposit charges) at any time, especially in the event of changes to conditions or for other objective grounds. The Client will be informed in a suitable way (bulletin in the Bank, by mail or electronically) about changes.

With the announcement, the Client has the option of cancelling the service affected by the change at the previous conditions in the event of an objection.

In the absence of an objection within 30 days, the changes shall be deemed approved.

8. Foreign currency positions

Balances and investments of Clients in foreign currency are invested by the Bank in the same currency. The Client bears the currency risk, especially any price fluctuations or results of official measures in the country of the foreign currency.

9. Crediting and debiting amounts in foreign currency

Credits and debits of amounts denominated in foreign currency will be posted to the account specified in the order. If translation is necessary, it will take place at the exchange rate on the day on which the amount is credited or debited by the Bank.

10. Compliance with statutory requirements

The Client is responsible for compliance with the applicable legal requirements (including tax laws). The Client shall comply with these requirements at all times, insofar as the legislator imposes personal obligations on the Client.

11. Restriction of services

The Bank may restrict the use of services and products to Clients in whole or in part if this is necessary to comply with foreign or domestic legal or regulatory requirements or orders such as embargoes, sanctions, money laundering regulations or on the basis of the Bank's own risk considerations. For this reason, the Bank may refuse to execute payment transactions, securities transactions or cash transactions.

The terms used as personal designations refer to persons of all genders and, where relevant, also apply to a plurality of such persons.

12. Outsourcing

The Bank may completely or partially outsource departments and jobs to foreign and domestic service providers (e. g. securities administration, payments, printing & mailing, client service, IT) including Bank Client data. These service providers may in turn disclose Bank Client data to third parties provided the third parties need the data or are obligated to confidentiality.

13. Data protection / banking secrecy

By taking appropriate measures, the Bank shall ensure compliance with data protection and with banking secrecy. The Client releases the Bank from its duty of secrecy to the extent:

- a) necessary to secure the justified interests of the Bank, in particular (i) in the event that the Client takes legal action against the Bank, (ii) in order to secure the claims of the Bank and realise collateral provided by the Client or third parties, (iii) when collecting the Bank's claims against the Client, and (iv) in the event that the Client makes public allegations against the Bank or against offices within or outside of Switzerland;
- b) necessary to execute orders and provide services (e.g. trading with and safekeeping of financial instruments, payments or transactions in foreign currency). In particular, for foreign withdrawals (but also for Swiss transactions handled by international channels) foreign law, contractual obligations or other practices may make it necessary to disclose the associated Bank Client data to foreign authorities or to third parties participating in the execution; the Client confirms for itself and any third parties whose data the Client gives the Bank that the Bank may do this even if the Bank does not monitor further use of the data. Details are contained in the «Disclosure» brochure (www.raiffeisen.ch/rechtliches or are obtainable upon request). If the Client revokes consent or does not help the Bank with disclosures, the Bank may refuse to execute orders and perform services, which may result in consequences such as blocking, retention of dividends or the sale of affected financial instruments;
- c) data is disclosed during outsourcing in compliance with Section 12 of these terms. The Privacy Policy contains details regarding disclosure of data abroad related to outsourcing in compliance with Section 12 of these terms (raiffeisen.ch/rechtliches or obtainable at the Bank upon request);
- d) data is exchanged in the Raiffeisen Group as part of its business activity;
- e) it takes place in the context of the disclosure of data described below to cooperation partners within and outside of Switzerland;
- f) the Client downloads, installs and/or uses software or applications and in doing so discloses data to third parties (e.g. app providers, app developers or network operators), especially causing the banking relationship to be disclosed.

As part of the Bank's business activity, data regarding the business relationship with the Client may also be disclosed to cooperation partners. The Raiffeisen Group may make profiles regarding the interests and other aspects of the Client as described in detail in the data protection declaration (raiffeisen.ch/rechtliches or obtainable at the Bank upon request) and may especially do so using the personal data (also personal data of third parties) collected via the Client relationship, combined with data from third parties, from online and off-line conduct and from public sources. In addition to the purposes in compliance with the data protection declaration, these profiles and this data serve the purpose of marketing and advertising by the Raiffeisen Group for customised products and services of the Raiffeisen Group and its cooperation partners. However, profiles and personal data are only disclosed for marketing and advertising purposes to cooperation partners with the Client's consent. At any time, the Client may object to a profile being made for marketing, advertising purposes and advertising mailings.

The applicable data protection declaration (raiffeisen.ch/rechtliches or upon request) contains information about this, about the currently most important cooperation partners, and other information regarding data processing and other rights of data subjects. The Client will only share third-party data with the Bank if the Client is authorised to do so and has sufficiently informed the third parties about the processing of the data.

The Client shall take note that, under certain circumstances, their data outside of Switzerland is not subject to comparably adequate protection. Foreign authorities such as a court or other third parties may order surrender of the data or may access the data according to foreign law.

14. Deposit protection scheme

Client deposits at the Bank are insured up to CHF 100'000 per Client and Bank. At raiffeisen.ch and esisuisse.ch, you can find all relevant information about the deposit protection scheme system.

15. Bank working days

Saturdays, Sundays and holidays are not bank working days in business transactions with the Bank.

If a desired execution date falls on a Saturday, Sunday or public (bank) holiday, the Bank may perform the debit on the preceding or following bank working day.

16. Ombudsman's office

For complaints against the Bank, the arbitration process of the neutral ombudsman's office of the Swiss Banking Ombudsman is available to the Client in addition to ordinary civil proceedings. The arbitration process before the Swiss Banking Ombudsman is free of charge for the Client. You can receive the contact information of the Swiss Banking Ombudsman and other information at the Bank or on the Internet at raiffeisen.ch/fidleg.

17. Terminating business relationships

The Bank may terminate business relationships with immediate effect. In this case, claims of the Bank are immediately due for repayment or at the end of the contractually agreed time period of an individual transaction. This shall be without prejudice to contrary written agreements.

18. Applicable law and jurisdiction

The legal relations between the Parties shall be governed by Swiss law. To the extent permissible by law, the Bank's registered office is the ordinary place of performance and jurisdiction. For clients whose place of residence/domicile is abroad, the place of performance is also the place of debt enforcement. The Bank reserves the right to bring an action against the Client before the court having jurisdiction over the Client's domicile/place of residence or before another competent court.

19. Further information

Further legal information as well as information on our services and products is published at raiffeisen.ch/rechtliches and can be obtained from the Bank. The Client recognises these notifications as last amended.

20. Amendments to the basic regulations

The Bank reserves the right to amend these GTCs and other basic regulations at any time. Such amendments will be made known to the Client in a suitable way and will be deemed approved if no objection is raised within 30 days.

Edition 2024

1. Applicability

These regulations apply to the safekeeping and management of assets and items (hereinafter referred to as securities account assets) by Raiffeisenbank (hereinafter referred to as the Bank) as well as transactions with financial instruments. They are without prejudice to special agreements, regulations and terms of the Bank.

2. Custody account assets

For an indefinite period of time, the Bank shall especially be responsible for the following securities account assets:

- money market and capital market investments as well as other financial instruments for safekeeping and management
- safekeeping of precious metals and coins in the usual form
- safekeeping of other valuables in as far as they are suitable for this purpose (e.g. closed securities account assets).

3. Acceptance

The Bank reserves the right to verify the authenticity of securities account assets deposited by the Client or by third parties and to check blocking messages. The Bank will not execute sell and delivery instructions or carry out any administrative formalities until after these checks and any re-registrations have been completed.

The Bank may refuse to accept securities account assets without stating reasons.

The Bank may at any time block securities accounts or re-debit a credited amount/securities account asset to the Client account/securities account without the Client's consent if a wrong entry (booking error or violation of laws etc.) has been made. It shall inform the Client of the blocking or backcharge within a reasonable period of time and in an appropriate form.

4. Safekeeping

As a rule, the Bank holds custody account assets in safe custody with a foreign or domestic third-party depository of the Bank's choice in its name, but on the Client's account and at the Client's risk, either individually or in collective custody. Custody account assets that are solely or primarily traded abroad are normally also kept in safekeeping there and possibly stored there on the account and risk of the Client.

If securities account assets are held in safekeeping abroad, they shall be subject to the laws and customary practices in the jurisdiction in question. If it is impossible or difficult for the Bank to return securities account assets held in safekeeping abroad due to the applicable law in the foreign country, the Bank shall only be obliged to procure for the Client a claim to the return of a share of the assets in the place of safekeeping at a correspondent bank of its choice.

Additional information on third-party depositories, especially on the risks of safe custody abroad, can be found in the brochure «Risks when trading financial instruments» (www.raiffeisen.ch/risikobroschuere).

If it is not usual or not possible to register securities account assets made out in the Client's name at the place of safekeeping, the Bank may register these holdings in its own name or in the name of a third party, but always at the Client's risk and expense.

At any time, the Bank may exclude securities account assets from being kept in safekeeping due to domestic or foreign statutory, regulatory or official provisions or orders such as embargoes, sanctions, money laundering regulations or product-specific stipulations. In this case, the Client will be requested to instruct the Bank on the location to which the securities account assets should be transferred. If the Client fails to give these instructions after an appropriate deadline has been set or if a transfer is not possible, the Bank may sell, physically deliver or liquidate the securities account assets.

The Bank does not provide any securities lending and borrowing (SLB) with the securities or book-entry securities that are kept in safekeeping for the Client.

The Client authorises the Bank to initiate the conversion of securities into book-entry securities or securities held by an intermediary.

5. Management

If special instructions are given in good time, the Bank shall also provide further management services, such as:

- the collection of any interest and dividends that have become due, as well as repayable capital and other distributions
- the monitoring of draws by lot, notices of termination and amortisation on the basis of the documents available to the Bank
- procuring new coupon sheets and exchanging securities

If special instructions are given in good time, the Bank shall also provide additional management services, such as:

- implement conversions and changes
- buy, sell and exercise subscription rights and options
- accept or reject public takeover offers

If the Client's instructions are not received in good time, the Bank shall have the right but not the obligation to act at its own discretion, for instance by taking subsequent action in the protection of interests.

Subject to statutory or regulatory obligations, the Bank does not assume any obligation to inform the Client of forthcoming general meetings, court or insolvency proceedings of third parties, or to participate in such on behalf of the Client.

The Client authorises the Bank to carry out the necessary administrative acts as long as the securities are managed by the Bank, to give the issuer or its depository the necessary instructions, and to obtain the necessary information from the issuer.

The Bank may restrict or refuse to carry out administrative actions or execute the Client's orders in order to comply with domestic or foreign statutory, official or regulatory provisions or orders such as embargoes, sanctions, money laundering regulations.

6. Return and deliveries

The Client can request at any time that securities assets be returned. This shall be without prejudice to mandatory legal provisions, rights of lien and withholding rights of the Bank and any special contractual agreements.

The Client can, subject to a fee, instruct the Bank to deliver custody account assets to a third-party bank. If the entire balance of the custody account assets cannot be delivered or accepted by a third-party bank (for example, fractions of custody account assets, which cannot be accepted by the third-party bank in accordance with their regulations), the Client can issue the Bank new instructions for where the custody account assets should be delivered to. Without new instructions, or if delivery is still not possible, the custody account assets will be held in safekeeping at the Bank (provided there are no restrictions to doing so).

Physical surrender is only possible if this is intended by the issuer. For the withdrawal of holdings from collective safe securities, the Client shall have not any rights to specific numbers, denominations, years etc. Securities account assets shall be transported at the Client's own risk and expense. The Bank will arrange for insurance and make value declarations at its own discretion.

7. Statements and lists

At least once a year, the Bank shall provide the Client with a list (physical or electronic) of the holdings in the securities account. All valuations will be based on the usual sources of information available to banks and shall be understood as approximate values which are not binding on the Bank.

8. Notification, tax and payment obligations

Vis-à-vis authorities, tax offices, companies, stock exchanges and trading venues, the Client shall have sole responsibility for complying with any reporting, tax and payment obligations in connection with the ownership of securities account assets. The Bank shall neither have a duty to

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advise nor cooperate, nor a duty to draw the Client's attention to these duties.

The Bank may withhold and duly pay taxes on the basis of agreements that Switzerland has concluded with other countries or organisations. It may also exchange information to the extent permitted by law.

9. Transactions with financial instruments

9.1 General

The Bank shall arrange for transactions of foreign and domestic financial instruments upon the Client's special instructions, given in good time. The Bank has the right to only accept orders for high-risk financial instruments (derivatives, hedge funds etc.) after forming a separate agreement or on the basis of a single written order. The Client acknowledges that there may be some delay in executing orders as both the trading days and trading times at the stock exchanges and trading venues in question and also the Bank's service times are authoritative.

The Client acknowledges that the Bank only executes Client orders regarding certain financial instruments provided the Client authorises the Bank by accepting the General Terms and Conditions of Business (GTCs) to disclose the information for such orders according to Section 13 of the GTCs and has released the Bank to this extent from banking secrecy. If the Client revokes consent or does not help the Bank with disclosures, the Bank may refuse to execute orders and perform services, which may result in consequences such as blocking, retention of dividends or the sale of affected financial instruments.

The Bank may at any time exclude markets, financial instruments and currencies from trading. The Bank may also restrict or refuse the execution of transactions in order to comply with domestic or foreign statutory, official or regulatory provisions or orders such as embargoes, sanctions or money laundering regulations.

The Client acknowledges that a stock exchange or a trading venue may reserve the right to cancel executed transactions if, in the view of the stock exchange or trading venue, the transaction is a mistake.

The Client acknowledges that a risk of underfunding can occur for direct resale of financial instruments, e.g. if the previous purchase was a mistake. The Client acknowledges that short selling is not permitted and must be immediately backed by funds.

The customs and regulations at the relevant stock exchanges and trading venues and of the issuers and counterparties in question shall also be observed.

In the case of countervalue orders in collective investment schemes, fractions of a unit/share are calculated to three decimal places. The fees incurred in acquisition or sale shall be deducted when calculating the corresponding countervalue, unless there is an option to choose otherwise.

9.2 Product documentation and further information

The Client is urged to only acquire financial instruments after previously studying the brochure «Risks Involved in Trading Financial Instruments» (www.raiffeisen.ch/risikobroschuere) and the regulatory product documentation such as the fund prospectus/regulations, key investor information (key investor information documents (KIID), basic information sheets (BIS)) and term sheets.

Basic information sheets (BIS) or documents recognised as equivalent can be accessed at raiffeisen.ch/basisinformationsblatt or can be obtained at the Bank.

Information on «Sustainable Investing with Raiffeisen» is available in the relevant brochure (www.raiffeisen.ch/futura-regelwerk).

Information relating to the Financial Services Act (FinSA) can be accessed at raiffeisen.ch/fidleg.

9.3 Transactions with financial instruments without advice

The Bank does not perform any appropriateness or suitability checks for transactions in financial instruments that the Client commissions without

advice from the Bank and that are not based on a proven recommendation of the Bank. This information is given here and thus is normally not repeated at the time of such transactions. Mailing of advertising material and the like does not constitute an offer.

10. Compensation by third parties

The Bank may receive compensation from third parties based on agreements with product providers in the context of performing financial services for Clients, especially regarding collective capital investments and structured products. This compensation represents part of the fee that the Bank receives for the services performed for the Client. Compensation may also be incurred as non-monetary benefits.

Compensation could result in potential conflicts of interest. It could create an incentive to favour financial instruments with higher compensation over other financial instruments with lower compensation or none at all. The Bank has taken organisational measures to identify and avoid any such conflicts of interest as far as possible. Further information on this topic is available at www.raiffeisen.ch/fidleg or on request from the Bank.

Detailed information on the basis and amount of this product-specific compensation as well as any resulting potential conflicts of interest can be viewed at any time at raiffeisen.ch/entschaedigungen or obtained from the Bank. This information as last amended constitutes an integral component of these regulations.

If the Bank receives such compensation or if it received such compensation in the past, which it must surrender to the Client according to Art. 400 of the Swiss Code of Obligations or another statutory regulation, the Client explicitly waives this claim to surrender.

Upon request, the Bank shall provide the Client with information about the specific amounts received. The Bank reserves the right to charge a flat fee for this in specific cases.

11. Recognised market offer

The investment advice or asset management provided by the Bank includes financial instruments according to the investment lists determined and regularly updated by the Bank. Among other things, the investment lists include the Bank's own financial instruments that are issued, managed, developed or monitored by the Bank or on behalf of Raiffeisen Switzerland as well as other selected financial instruments from third-party providers. For financial instruments with comparable features, the Bank's own financial instruments and those of contractual partners may be preferred vis-à-vis financial instruments of third-party providers.

12. Special conditions for closed custody account assets

Only valuables, documents and other items suitable for safekeeping in a closed securities account shall be accepted as closed securities account assets. The Bank shall have the right to require that the Client provides evidence of the nature of the items kept in safe securities or to control the contents of the closed securities account. If the Client deposits unsuitable items and this gives rise to damage, the Client shall be held liable. If the Bank breaches the duty of care usual in banking matters, the Bank shall be liable for any losses that the Client proves, but its liability shall be limited to the declared and agreed value.

Edition 2024

1. Purpose and applicability

The following terms and conditions are part of the general terms and conditions of business (GTCs) and the regulations for securities accounts, which they supplement and amend in relation to additional aspects concerning the relations between Client and Raiffeisen Switzerland Cooperative (hereinafter referred to as the Bank). Where the word «Bank» is used in the GTCs and regulations for securities accounts, this refers to Raiffeisen Switzerland Cooperative. These terms and conditions are without prejudice to special agreements, regulations and terms of the Bank.

2. Notices, establishing contact and signatures

The second sentence of Section 3 of the GTCs (notices, establishing contact and signatures) is deleted without a replacement.

3. Conditions (interest rates, prices and other terms)

The third sentence of Section 7 of the GTCs (Conditions (interest rates, prices and other terms)), is amended as follows:

«The interest and commission agreed, set or usual (including negative interest rates and interest on overdrafts) as well as Bank expenses shall be credited to or debited from the account. The interest and commission that is agreed, set or usual shall be calculated net.»

4. Further information

Section 19 of the GTCs (Further information) is replaced by the following provision:

«Other legal information is published at raiffeisen.ch/regulatory-and-compliance. The Client recognises these notifications as last amended.»

Edition 2024

Terms for metal accounts

1. Applicability

These terms apply to all precious metal accounts – that is, gold, silver, platinum and palladium (hereinafter referred to as «metals») – in addition to the general terms and conditions of business (GTCs) and the special terms supplementing the general terms and conditions of business and the regulations for securities accounts of Raiffeisen Switzerland Cooperative (hereinafter referred to as «Bank»). The metals are maintained in accounts (hereinafter referred to as «metal account») at the Bank and do not constitute securities account assets. These terms are without prejudice to special agreements, regulations and terms of the Bank.

2. Units

The Bank can prescribe minimum weight and quantity units for credits, debits and deliveries.

3. Account holder's entitlement

The account holder does not have ownership of the managed metal, but the account holder is entitled to delivery of the metals maintained in the account. The account balance for gold is understood to be the fine weight; for all other metals, the account balance is understood to be the gross weight of the standard bars.

4. Interest and account balancing

Balances in metal accounts do not earn interest. Accounts are generally balanced at least once a year.

5. Delivery to client

The account holder may have the amount of metal corresponding to the account holder's account balance delivered to the account holder in the form of standard bars at the expense and risk of the account holder according to the applicable legal requirements. The account holder acquires ownership of the metal upon delivery. Requests for the delivery of larger quantities must be announced to the Bank at least five banking days in advance in order to enable timely delivery.

The Bank will also deliver the metal to a different place at the account holder's risk and expense by prior agreement, provided this is practicable and complies with the laws in force at the requested place of delivery.

In this case, ownership transfers when the Bank hands the metal over to the delivering party. The account holder acknowledges that the Bank concludes such agreements at its discretion.

In the event of transfer restrictions, armed conflicts, force majeure or similar circumstances, the Bank reserves the right to deliver the metal at the risk and expense of the account holder at a location and in a manner that is expedient and possible for the Bank.

6. Type of delivery to Client

Metal is delivered in a marketable size and quality, i.e. in the form of standard bars. If the account balance is not denominated in fungible units (standard bars), the Bank may deliver bars of any size in at least the usual commercial purity and bill the production surcharges applicable at the time of delivery. The fine weight or gross weight is debited from the metal account. Any residual claim to the credit or debit of the account holder is settled at the daily rate applicable on the statement issue date.

7. Statements

Metal account balances are reported to the account holder by weight or count on periodic statements.

8. Fees, taxes and duties

The Bank charges a metal account maintenance fee as shown in the separate fee. It reserves the right to change this tariff at any time.

Barring mandatory legal provisions to the contrary, the account holder will be charged for any and all current and future taxes, duties etc. related to the physical delivery of metals and the maintenance of metal accounts.

9. Changes to the terms for metal accounts

The Bank reserves the right to amend the terms for metal accounts at any time. Such amendments will be made known to the account holder in a suitable way and will be deemed approved if no objection is raised within 30 days.

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The terms used as personal designations refer to persons of all genders and, where relevant, also apply to a plurality of such persons.