

GENERAL TERMS AND CONDITIONS

of

Raiffeisen Informatik GmbH & Co KG

Hollandstraße 11+13, A-1020 Vienna

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1 Scope of application / Validity of the GTC

- 1.1 The subject matter of these General Terms and Conditions ("GTC") of Raiffeisen Informatik GmbH & Co KG (hereinafter referred to as "Contractor") is the regulation of business relationships and legal transactions between the Contractor and its customers (hereinafter referred to as "Client" and collectively as "Contractual Partners" or "Parties").
- 1.2 The following GTC apply to all business transactions and legal relationships between the Contractor and the Client, with the exception of housing services (provision of data centre space and related services), but in particular, but not exclusively, for IT operation, work, service, maintenance and support services in the areas of automated data processing, the development of organisational concepts, programme creation, technical customer service regulations, and consulting and training services, unless otherwise agreed in the respective contracts between the contracting parties. Housing services are subject to the contractor's General Terms and Conditions ("GTC Housing").
- 1.3 Special provisions ("AGB ISP") apply to Internet service provision (ISP) and the provision of transmission paths in addition to these GTC. To the extent permitted by law, the AGB ISP apply subsidiarily to these GTC.
- 1.4 The client's general terms and conditions shall not apply unless the contractor expressly agrees to their application in writing in individual cases. In this case, if the client's GTC contradict those of the contractor, the contractor's GTC shall prevail.

2 Scope of services

- 2.1 The scope of services is specified in a separate contract between the contracting parties (e.g. framework agreement, contract for work, individual order, software licence agreement) and

its annexes, for example a specification sheet.

- 2.2 All data, control figures, programmes and other information relating to the provision of services supplied by the client must be in a condition suitable for the provision of the service. The contractor is not obliged to check the logical content of the data and information received. The contractor is not subject to any duty to warn within the meaning of Section 1168a of the Austrian Civil Code (ABGB).
- 2.3 The dispatch of all materials and documents to the contractor or to its respective, including temporary, places of business and back shall be at the expense and risk of the client. The same applies to the transport of information via remote data transmission facilities.
- 2.4 If the client wishes to change the agreed scope of services, the contractor shall charge for the necessary expenditure in accordance with its current hourly rates.

3 Performance of services

- 3.1 The service shall be provided by the contractor, a member of the Raiffeisen Informatik Group, or a subcontractor specified in a separately agreed contract, under the terms and conditions and deadlines agreed in the separate contract. The Raiffeisen Informatik Group comprises the contractor and all subsidiaries of Raiffeisen Informatik GmbH & Co KG in which it holds a direct or indirect stake of more than 50% (including Raiffeisen Informatik Technical Services GmbH, Raiffeisen Informatik Consulting GmbH, bat-groupware GmbH, Raiffeisen Informatik SI d.o.o. [Slovenia] and Raiffeisen Informatik SK s.r.o. [Slovakia]).
- 3.2 Unless otherwise agreed, the contractual services shall be performed at the contractor's discretion at the client's business premises, the contractor's operating sites or other suitable locations (e.g. operating sites of a subcontractor).

In the event that a specific place of performance has been agreed for the provision of services (e.g. operation of IT services in a specific data centre), the client agrees in advance to a unilateral change of the place of performance by the contractor, provided that this change does not place the client at an unreasonable disadvantage and that maintaining the originally agreed place of performance would represent a disproportionate disadvantage for the contractor (e.g. if one of the contractor's operating locations is to be closed down or relocated).

- 3.3 The selection of the employees performing the work is the responsibility of the contractor, who is also entitled to engage third parties for this purpose.
- 3.4 The agreed service shall be handed over upon acceptance by the client at the agreed place of delivery, which in case of doubt shall be the place of performance/execution of the service. If the client does not accept the agreed service, the service shall be deemed to have been handed over to the client upon provision at the place of delivery at the agreed delivery time. If shipment has been agreed, the service shall be deemed to have been handed over upon hand-over to the respective carrier. The risk shall pass to the client upon handover of the services.
- 3.5 Unless otherwise agreed, the client is responsible for carrying out user tests and programme tests, whereby the test data must be provided by the client itself. User tests are understood to be tests that go beyond the contractor's pure programming, functional and module tests and relate to the entire order.
- 3.6 During the provision of services, the contracting parties are responsible for the supervision, management and control of their own employees and subcontractors.
- 3.7 The contractor undertakes to properly back up the data and programmes at the backup intervals specified by the contractor. The backup of data on decentralised systems (external servers, end stations) must be agreed separately.
- 3.8 Unless otherwise agreed, the client is responsible for defining and maintaining authorisations

for IT applications included in the scope of services. This applies in particular to compliance with the principles of segregation of duties in the authorisation systems. The contractor is not obliged to check and/or monitor compliance with the separation of functions. If the client requires the contractor's assistance in maintaining authorisations (e.g. deleting admin authorisations, etc.), the client must instruct the contractor in writing to carry out these updates.

- 3.9 The client is obliged to install security-related and functional patches (i.e. minor software updates or minor software corrections that are regularly provided by software manufacturers to ensure that applications function correctly and securely) on its IT systems or to have them installed by the client. Security relevance is particularly relevant if this is specified by the manufacturer. If the client fails to comply with this obligation to cooperate, it shall be deemed agreed that the client shall assume the corresponding security risk. Restrictions of functions attributable to the failure to install patches shall not justify any claims by the client against the contractor. In addition, the client undertakes to always upgrade all IT systems to the latest version supported by the manufacturer, especially if an end-of-life is foreseeable for these. Application dependencies within the client's sphere of influence must be resolved by the client in good time so that the updates can be carried out by the contractor without complications. If the client does not wish to update IT systems that are no longer supported, and if damage occurs as a result of the continued operation of IT systems that are no longer supported, the client shall bear the liability risk alone. The client shall therefore hold the contractor completely harmless and indemnify them in this regard.
- 3.10 The client is obliged to independently review and comply with the legal provisions arising from the use of the contractually agreed services, in particular the Telecommunications Act, the Digital Services Act (Regulation (EU) 2022/2065) and national and international industrial and intellectual property rights, personal rights, and the provisions of competition and data protection law. The client indemnifies the contractor against all claims by third parties

arising from breaches of these obligations.

- 3.11 The client undertakes not to publish any content that infringes the rights of third parties or otherwise violates applicable law. This obligation also includes the review of content that was not created by the client itself but is published in fulfilment of an order for a third party. This includes, but is not limited to, pornographic or obscene material, extremist or immoral content, terrorist content, gambling, material that is likely to seriously endanger the morals of children or young people, or infringe the rights of third parties (copyright, name, trademark and data protection rights). This also includes the publication of defamatory content, insults or disparagement of individuals or groups of individuals.
- 3.12 If the contractor becomes aware of illegal content or actions within the meaning of point 3.11, they shall request the client to remove the objectionable content immediately. The contractor is also entitled to block the client's access. In addition, the client shall also actively inform the contractor immediately upon becoming aware of any illegal content or actions within the meaning of Section 3.11 and then remove the illegal content itself.
- 3.13 The sending of spam emails is prohibited. This includes, in particular, the sending of unauthorised, unsolicited advertising to third parties. When sending emails, it is also prohibited to provide false sender details or to conceal the identity of the sender in any other way. In the event of non-compliance, the contractor is entitled to block access.
- 3.14 Any responsibility for the storage of accounting documents and compliance with all other related commercial and tax regulations is the responsibility of the client.
- 3.15 Training measures such as courses, workshops, seminars and the like may be held at the client's premises, at the contractor's premises or elsewhere, depending on the agreement and the scope. Such events may be cancelled free of charge up to 24 hours before the announced or agreed date. However, this does not apply to services purchased from third-party providers or services that cannot be cancelled (e.g.

preparation of training materials, catering, etc.). If cancellation occurs after this time or if the client fails to attend the event, the full price shall be charged .

4 Prices, delivery dates

- 4.1 Unless otherwise agreed, the delivery period shall commence on the date of acceptance of the offer or, in the case of a non-binding offer, on the date of order confirmation or, if an item is to be processed, on the date of handover of this item to the contractor.
- 4.2 The agreed prices are stated in euros in accordance with the statutory provisions. The current prices can be found in the contractor's current price list or in the separately concluded contract.
- 4.3 Unless otherwise agreed, the man-days, material and time specifications stated in the contract are non-binding guidelines. The quantities underlying such estimates are based on an assessment of the scope of services carried out to the best of our knowledge and belief. If, in the course of providing the services, the contractor determines that the quantities will be exceeded by at least 5%, the contractor shall notify the client thereof and adjust the material and time specifications as well as the person days and the associated price.
- 4.4 The prices quoted are ex works (EXW) from the contractor's location. The costs for services not expressly included in the contract, as well as any taxes, fees and charges, will be invoiced separately.
- 4.5 Unless otherwise agreed, the costs of travel, accommodation and travel time for the persons commissioned to perform the service shall be borne by the client, unless the work is carried out at the contractor's location.
- 4.6 In the case of continuing obligations, the contractor is entitled, after a minimum contract term of one year, to increase the prices accordingly in the event of an increase in wage and/or material costs, as well as other costs and charges, occurring after the conclusion of the contract, and to charge these to the client from the beginning of the month following the increase. The increase shall take effect in January of the year

following the reference year. All rates of change shall be rounded to one decimal place in accordance with commercial practice.

- 4.7 All levies, fees and taxes (in particular value added tax) shall be charged in accordance with the applicable legal situation. If the tax authorities subsequently impose additional taxes or levies, these shall be borne by the client.
- 4.8 If tax-free invoicing pursuant to Section 6 (28) of the Austrian Value Added Tax Act (UStG) applies between the parties, the parties confirm that they are aware that the application of the tax exemption provision of Section 6 (1) (28) UStG is subject to certain conditions to be fulfilled by both the contractor and the client, and agree as follows:

The client hereby confirms that, according to the legal situation (and its interpretation) applicable at the time of conclusion of the contract, it fundamentally fulfils the conditions for the application of the tax exemption provision with regard to the services provided to it by the contractor.

Due to the tax exemption pursuant to Section 6 (1) Z 28 UStG in conjunction with Rz 1014 and 1017 of the VAT Guidelines (as amended on 15 December 2023), the client must declare for each service received whether it (i) is used directly for tax-exempt transactions, (ii) is predominantly used for tax-exempt transactions, but a direct allocation can only be determined with disproportionate effort, or (iii) is used for taxable transactions. On this basis, the agreed remuneration plus VAT at the applicable rate will be invoiced.

Should there be any change in the VAT classification of the respective services, the client shall notify the contractor immediately.

The contractor is entitled to charge the statutory value added tax in addition to the agreed fees if (i) the declaration made by the client proves to be incorrect, (ii) the declaration made by the client becomes incorrect during the term of the contracts, or (iii) there is a change in tax law during the term of the contracts (not only statutory changes, but also any retroactive changes in application and interpretation). In the event of

(iii) occurring, the client is entitled to terminate the contractual relationship prematurely (right of termination with immediate effect). However, the parties mutually assure each other that they will endeavour, within the scope of the legal possibilities, to establish a situation that continues to allow the application of the tax exemption provision of Section 6 (1) (28) of the Austrian Value Added Tax Act (UStG) (or any successor provision).

- 4.9 Delivery and service deadlines shall be extended for the contractor to a reasonable extent due to delays caused by force majeure and other circumstances beyond the contractor's control and unexpected events, such as operational disruptions, strikes, failure of a supplier, sovereign measures, order additions and/or changes, as well as default on the part of the client.
- 4.10 Partial deliveries and advance deliveries are permissible unless they are not economically viable for the client. The client shall be responsible for providing evidence of the lack of viability.

5 Terms of payment / retention of title

- 5.1 Unless otherwise agreed, invoices shall be issued monthly after performance of the service. Invoices are due upon receipt without deduction and free of charges. If the client exceeds the payment deadlines, default interest shall be charged from the due date in accordance with § 456 UGB (Austrian Commercial Code) in its currently valid version.
- 5.2 The contractor shall issue invoices in paper form or electronically at its own discretion. The client expressly agrees to the transmission of electronic invoices.
- 5.3 Compliance with the agreed payment dates is an essential condition for the fulfilment of the contract by the contractor. Failure to comply with the agreed payment dates entitles the contractor to suspend ongoing work and/or to withdraw from the contract after setting a grace period. All associated costs, such as reminder and legal fees, as well as any loss of profit, shall be borne by the client.
- 5.4 The client may only assert a right of retention on the basis of counterclaims arising from the

same contractual relationship. In the case of ongoing business relationships, each order shall be deemed a separate contractual relationship.

5.5 The contractor is entitled to make deliveries only against advance payment or sufficient security if there are reasons that make the fulfilment of a payment claim by the contractor against the client appear to be at risk.

5.6 Until full payment of the agreed price (including interest and costs) has been made, the goods sold remain the property of the contractor. During this period, the client bears the risk and is responsible for proper maintenance at its own expense.

6 Warranty

6.1 Subject to clause 6.3, the contractor guarantees that all services comply with the performance characteristics agreed in the separate contract and its annexes and correspond to the scope of services.

6.2 The client acknowledges that consulting and product information discussions before and during the conclusion of the contract serve solely to inform the client and do not contain any assurances within the meaning of warranty law.

6.3 Unless otherwise agreed, the contractor does not guarantee compatibility between software purchased by the client itself and the software previously operated or provided by the contractor for the client.

6.4 The contractor is not obliged to provide the client with free updates for digital services and goods with digital elements.

6.5 The warranty period is six months and begins with the handover of the service or, if this is not accepted on time, with the provision of the service or the attempted handover.

6.6 The client is obliged to check the service. It shall be deemed approved if no notice of defects is given within a reasonable period of time. It is the responsibility of the client to prove the existence of a defect.

6.7 If the signing of a handover/acceptance protocol by the client has been agreed, this protocol must be signed within four weeks of delivery of

the service. If neither a written complaint nor the signing of the protocol takes place within this period, the protocol shall be deemed signed upon expiry of the above-mentioned period. However, obvious defects must be reported immediately, even if the creation of a handover/acceptance protocol has been agreed.

6.8 The contractor undertakes to remedy any warranty defects that have been reported by the client in writing without delay, provided that they can be proven to have existed at the time of delivery to the client. However, the warranty does not cover one-off, non-reproducible and non-persistent defects.

6.9 In the case of a rectifiable defect, the client may initially only demand that the defect be rectified or the item replaced. If a defect is not rectified within a reasonable period of time under the circumstances, or if the rectification or replacement would involve disproportionately high costs, the client shall be entitled to a price reduction and, unless the defect is minor, to terminate the contract. If the defect concerns a divisible service, rescission can only be requested with regard to the defective partial service.

6.10 The warranty shall not apply if the service is modified, improperly installed, maintained, repaired, used or exposed to unsuitable environmental conditions by a person attributable to the client's sphere of influence, or if original technical components are modified or removed, the product has not been maintained, or the client obtains software updates and upgrades from a third party (e.g. via internet download), unless the client can prove in each case that these circumstances are not the cause of the reported defect.

6.11 If the investigation of a notice of defect reveals that there is no warranty claim, the costs of the investigation will be charged at the contractor's current hourly rates.

7 Liability

7.1 The contractor shall only be liable for all damages in accordance with the following points:

- a) In the event of claims arising from the Product Liability Act or personal injury and intentional

- damage, the contractor shall be liable without limitation in accordance with the statutory provisions.
- b) In the event of gross negligence, the contractor's liability shall be limited, to the extent permitted by law, to the respective order value, but to a maximum of EUR 1 million (in the case of fixed-term obligations, the order value shall be the total net order value; in the case of continuing obligations, the order value shall be the net order value for 12 months).
 - c) In cases of slight negligence, the contractor's liability is excluded.
- 7.2 However, to the extent permitted by law, the contractor shall not be liable for lost profits, consequential damages, loss of earnings, frustrated expenses, intangible damages, consequential damages resulting from defects, damages arising from third-party claims and data loss, or for damages caused by force majeure or strikes.
- 7.3 There shall be no liability for damages in the event of non-compliance with assembly, installation and operating conditions or instructions by the client.
- 7.4 If the client refrains from operating a test system, the contractor shall not be liable for damage to the client's system that could have been prevented by the use of a test system (e.g. damage or failures that occur in the course of software release changes or failure tests), nor shall the contractor incur any other disadvantages as a result. In particular, in this case, failures shall not be taken into account in the calculation of any agreed availability times and shall not result in the payment of any agreed contractual penalties.
- 7.5 The last sentence of Section 7.4 shall also apply in the event of minor interruptions and/or impairments to the agreed services due to operational relocation measures taken by the contractor (e.g. relocation of servers between two data centres). The interruption or impairment of the service is in particular insignificant if it does not affect or only slightly affects the client's normal business operations (e.g. interruption outside the client's business hours).
- 7.6 If the client fails to install a security-related patch in accordance with section 3.9, the following shall apply: In this case, the contractor shall not be liable or provide any warranty and shall be indemnified and held harmless by the client in this regard. Furthermore, point 7.4 applies mutatis mutandis. If such incidents could also have an impact on other infrastructures, the contractor is entitled to migrate the endangered system to an isolated environment at the client's expense. The additional costs for this isolated operation shall be borne by the client. The contractor shall only be liable and provide warranty for any damage caused in the course of installing patches to the extent specified in these GTC. The installation of patches by the client and any downtime caused thereby shall not be included in the availability calculation.
- 8 Reduction by more than half**
- The contestability of the contract concluded between the contracting parties due to reduction by more than half is excluded in accordance with Section 351 of the Austrian Commercial Code (UGB).
- 9 Termination of contract**
- 9.1 Unless otherwise agreed, contracts concluded for an indefinite period may be terminated by either contracting party by registered letter or by transmission via an electronic delivery service within the meaning of Sections 28 ff ZustellG (Austrian Delivery Act) with six months' notice to the end of a calendar year. Contracts may also be terminated by one contracting party with immediate effect without observing notice periods and termination dates if the other contracting party fails to meet its financial obligations under this contract for a period of 14 days despite a registered reminder.
- 9.2 If the client terminates the contract for reasons for which the contractor is responsible, the client shall only owe the price for that part of the services received which is usable for the client.
- 9.3 Furthermore, the contractor reserves the right to terminate the contractual relationship prematurely for good cause. Such good cause shall include, but is not limited to, the client failing to meet its payment obligations or breaching

essential contractual obligations. Another important reason that may lead to access restrictions or premature termination of the contract is if the client uses content that impairs the operation or security of the infrastructure or a product or constitutes a violation of sections 3.09 to 3.13 of these General Terms and Conditions .

10 Data protection, confidentiality

10.1 The contracting parties have potential access to confidential information of the other contracting party. The contracting parties undertake to keep confidential information secret, not to make it accessible to third parties, not to publish it and to use it only within the scope of the contractual purpose. Confidential information is information of any kind that is not generally known or readily accessible to persons in the circles that normally deal with this type of information, either in its entirety or in the precise arrangement and composition of its components, in particular, but not exclusively, ideas, concepts, know-how, etc., as well as any other information that the data owner provides or makes available to the data recipient in writing, electronically, verbally or in any other form, regardless of whether such information is marked as confidential. Confidential information does not include information that (i) has been made publicly available without breach of the obligations contained in these GTC, (ii) is already in the lawful possession of the data recipient without any obligation of confidentiality, (iii) has been demonstrably acquired by the data recipient through independent discovery/creation or independently developed/elaborated, (iv) has been published or disclosed by the data recipient with the prior written consent of the data owner, (v) must be disclosed by the data recipient due to mandatory Union or national law.

10.2 Notwithstanding the above provision, the contractor is entitled to disclose confidential information to third parties to the extent necessary for the provision of services and provided that the confidential data does not contain any personal data (e.g. transmission of error logs, memory and database dumps to software manufacturers for the purpose of error analysis).

10.3 If the contractor processes personal data of the client for the client's purposes, the contracting parties shall conclude a data processing agreement. The client hereby gives its general consent to the commissioning of further subcontractors within the Raiffeisen Informatik Group (see definition 3.1.). However, the contractor undertakes to always inform the client of any intended changes with regard to the involvement or replacement of further subcontractors. The client has the option of objecting to such changes.

10.4 The contracting parties undertake to oblige their employees and other vicarious agents to maintain confidentiality in accordance with the applicable data protection laws.

10.5 The contracting parties agree to return any documents received by mistake without delay and to delete any data received by mistake without delay and to treat it as confidential.

10.6 In all matters relating to data protection, the Austrian Data Protection Act and the General Data Protection Regulation in their currently valid versions shall apply.

10.7 The confidentiality obligation shall remain in force even after termination of the contract.

10.8 The contracting parties are released from the confidentiality obligation if they have been released in writing by the other contracting party or if mandatory legal provisions prevent compliance with the confidentiality obligation.

11 Use of data for marketing purposes, consent to receive email advertising

11.1 The client gives his consent that traffic data may be used for the purpose of marketing the contractor's telecommunications services and for providing services with added value. The client may revoke this declaration of consent at any time in writing, by fax or by email.

11.2 The client agrees to receive advertising and information from the contractor regarding the contractor's products and services, as well as from the contractor's business partners listed in the contract documents, to a reasonable extent by e-mail. The client may revoke this declaration of consent at any time in writing, by fax or by

email. The contractor shall give the client the option to refuse to receive further messages in every advertising email.

12 Intellectual property rights

- 12.1 The copyright with all rights to all programmes, documentation, methods, work results, concepts and other documents created by the contractor shall be vested exclusively in the contractor, even if and to the extent that these results were created through the cooperation or specifications of the client.
- 12.2 Unless otherwise agreed, the client shall be granted a non-transferable, non-exclusive and geographically unrestricted licence to use these works. Unless otherwise agreed, the licence to use the works shall automatically expire upon termination of the contract between the contracting parties on which the licence to use the works is based.
- 12.3 The client's licence to use the work shall apply, even after payment of the agreed fee, exclusively for the client's own business purposes.
- 12.4 Software products from third-party manufacturers (i.e. software products that were not developed by the contractor or by third parties on its behalf) are subject to the copyright and licence conditions of the respective third-party manufacturers. The client shall be liable for any infringements of the third-party manufacturer's copyright and licence terms and shall indemnify and hold the contractor harmless in this regard. Unless otherwise agreed, the client's licence to the third-party software shall automatically expire upon termination of the contract between the contracting parties on which the licence is based.

13 Choice of law / agreement on place of jurisdiction

- 13.1 The legal validity, interpretation and fulfilment of a contract concluded between the contracting parties is subject to Austrian law, excluding the conflict of law rules and the provisions of the UN Convention on Contracts for the International Sale of Goods.
- 13.2 All disputes arising from and in connection with a contract concluded between the contracting

parties, including disputes concerning its conclusion, legal validity, amendment and termination, shall be finally settled by an ad hoc arbitration tribunal consisting of three arbitrators in accordance with the provisions of the Austrian Code of Civil Procedure in its currently valid version (§§ 577 ff). Each contracting party shall appoint one arbitrator within two weeks. If they cannot agree on a chairperson within a further two weeks, the chairperson shall be appointed by the President of the Austrian Bar Association. The place of arbitration shall be Vienna and the language of the proceedings shall be German. If no majority vote is reached in accordance with § 604 Z 1 ZPO, the chairperson shall decide alone. In deviation from § 580 (1) ZPO, the arbitration claim and other written communications shall be deemed to have been received on the day on which they were handed over or left at the recipient's registered office. Written communications may also be sent by fax with confirmation of transmission and by e-mail.

14 Final provisions

- 14.1 The client undertakes to refrain from poaching and employing, including through third parties, any employees of the contractor and companies affiliated with the contractor within the same group who have been involved in the fulfilment of a contract concluded between the contracting parties during the term of the contract and for 12 months after termination of the contract.
- 14.2 Unless otherwise agreed, the statutory provisions applicable between entrepreneurs shall apply.
- 14.3 Any assignment of rights or transfer of obligations under the contract by the client requires the prior written consent of the contractor.
- 14.4 The client shall grant the contractor free and secure access to its business premises during the performance of the contract, as far as necessary, and shall be prepared to provide the necessary work equipment (e.g. room, telephone, computer) free of charge.
- 14.5 Should individual provisions of these General Terms and Conditions be or become invalid in

whole or in part, this shall not affect the validity of the remaining provisions. The contracting parties shall work together in a spirit of partnership to find a solution that comes as close as possible to the invalid provisions; the same applies to any gaps in these General Terms and Conditions.

14.6 Amendments and additions to contractual provisions must be made in writing; this applies in particular to any waiver of this written form requirement. There are no subsidiary agreements.

14.7 The GTC apply in their latest version (available at www.r-it.at). Even if this GTC are written in English it has to be understood that they were prepared by Austrian lawyers against an Austrian commercial and legal background. If any term of the GTC is open to interpretation, the intended German meaning shall prevail. Changes to the GTC will be communicated to the client in writing. They are deemed to have been approved if the client does not object in writing within four weeks.