

AGREEMENT FOR SERVICES OF INTERNET BANKING, FAX BANKING AND AUTOMATED MESSAGE NOTIFICATION

This Agreement provides for the terms and conditions in connection with transactions or services regarding Internet banking, fax banking and automated message notification from time to time to be made or provided by and between the Customer (as defined below) and CTBC Bank Co., Ltd., Singapore Branch (the “Bank”).

Anything contained herein may or may not apply, or be modified, added to, amended at the Bank’s sole discretion to the extent permitted under the laws of Singapore.

The Customer agrees to comply with and be bound by the terms and conditions herein as existing now or as may be amended, modified, or restated by the Bank from time to time and recognizes that the terms and conditions herein are without prejudice to any right that the Bank may have with respect to providing the services of Internet banking, fax banking and automated message notification in law or otherwise.

1. Definitions

Unless otherwise defined herein, terms used in this Agreement shall have the following meanings:

“**Automated Message Notification Services**” shall mean the services provided by the Bank through (i) e-mails, (ii) AP to AP or (iii) SFTP (SSH file transfer protocol) in connection with the information of (i) the account(s) opened by the Customer with the Bank and (ii) transactions made by the Customer with the Bank, when and if the Customer so applies;

“**Business Day**” shall mean any day on which banks in Singapore and (if applicable) the country of the currency of the deposits are open for business other than Saturdays, Sundays and gazette public holidays;

“**Customer**” shall mean the applicant whose name is set forth in the relevant applications submitted to, and approved by, the Bank. The form and substance of the applications may be prescribed by the Bank from time to time.

“**Fax Banking Services**” shall mean any and all services or facilities provided by the Bank to the Customer from time to time through facsimiles, including, but not limited to, fund transfer, remittance, foreign exchange spot transaction, or the application for issuance or amendment of letter of credit, the items and content of which may be increased or modified by the Bank from time to time, and any such increase or modification shall be displayed by the Bank on its website;

“**Force Majeure Event**” shall mean any event the occurrence of which is beyond the reasonable control of either party hereto, such as restrictions on convertibility or transferability, requisitions, involuntary transfers, unavailability of any system, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government;

“**Internet Banking Services**” shall mean any and all services or facilities provided by the Bank to the Customer from time to time through the Internet, including, but not limited to, fund transfer, remittance, foreign exchange spot transaction, Trade Services, or enquiries relating to the above, the items and content of which may be increased or modified by the Bank from time to time, and any such increase or modification shall be displayed by the Bank on its Internet banking website;

“**Trade Services**” shall mean any facility, service or accommodation as the Bank may, at its sole discretion, extend or continue to extend to the Customer or to any other person at the request of the Customer from time to time by way of loans, discounts, overdrafts, advances against bills of exchange and/or documents, negotiation or collection of bills

of exchange and/or documents, the issue, confirmation or transfer of a documentary credit or a standby letter of credit, the issue of a shipping guarantee or other trade-related dealings concerning goods, services and/or obligations.

“**Service Hours**” shall mean the regular business hours of the Bank on a Business Day, which start from 9:00 a.m. to 3:30 p.m. Singapore time, as amended by the Bank from time to time.

Words used herein importing the singular shall where necessary include the plural and *vice versa* and references to persons shall include corporations, partnerships or other entities.

2. **General**

The terms and conditions in connection with transactions or services regarding the Internet Banking, Fax Banking and Automated Message Notification are more fully described in Annex 1, 2 and 3 attached hereto, respectively. Annex 1, 2 and/or 3, as applicable, will become valid and binding upon the Customer and the Bank only when and if relevant transactions or services described therein shall have been made or provided by and between the Customer and the Bank.

3. **Application for Transactions and Services**

In order to initiate transactions or continue using the services in connection with the Internet Banking, Fax Banking and Automated Message Notification, the Customer agrees to complete relevant applications in the form and substance prescribed by the Bank from time to time and to provide all necessary information to the Bank. The Bank reserves the rights to approve or disapprove any aforesaid application and may request additional information from the Customer, if necessary.

When the Customer enters into transactions or uses services covered in Annex 1, 2 and/or 3, the Customer agrees to comply with and to be bound by the terms and conditions provided for therein.

4. **One Agreement**

Each of Annex 1, 2 and 3, when applicable, shall constitute an integral part of this Agreement. In case of any conflict between provisions hereof and provisions in Annex 1, 2 or 3, the latter shall prevail.

5. **Force Majeure Event**

Neither the Customer nor the Bank will be responsible for any failure to perform any of its obligations under this Agreement if such performance would result in its breach of any law, regulation or requirement of any governmental authority or if its performance is prevented, hindered or delayed by a Force Majeure Event; and in such case its obligations shall be suspended for so long as the Force Majeure Event continues.

6. **Communication**

Unless otherwise provided for in applicable Annex 1, 2 and/or 3, any demand or notice given hereunder (including, but not limited to, notice of change in addresses and facsimile numbers) shall be made in English and in writing, and shall be sent or dispatched in the following ways:

- (i) The aforesaid notice or demand shall be served or dispatched to the relevant party's addressee department, address, or facsimile number specified in and under the account opening agreement made by and between the Customer and the Bank within business hours of a Business Day, or to the relevant party's addressee department, address, or facsimile number separately notified in writing. The aforementioned addressee department, address, or facsimile number shall be such in a notice last served on the relevant party. Any demand or notice dispatched without complying with this Article shall be invalid.
- (ii) Any aforementioned notice or demand dispatched or served after the business hours shall be deemed dispatched or served on the following Business Day. Notwithstanding any cause resulting in the Customer's or the Bank's lack of knowledge that the other party has moved out of the address or its facsimile number

has been changed, the said demand or notice shall be deemed served when it was sent by the sender to the recipient's address or facsimile number last notified; provided, that in the case where the Bank changes its place of business, the Bank may publish public notice in news media, at its places of business, or on its official website, in lieu of the written notice described above.

- (iii) With respect to any demand or notice, (1) it shall be delivered by the postal company authorized by the competent authority if dispatched by mail; (2) it shall be separately confirmed by mail enclosing its original therein if first dispatched by facsimile; (3) a receipt shall be issued by the recipient, if delivered by courier.
- (iv) Any demand or notice shall be deemed served: (1) following the lapse of ordinary mailing time if sent by mail; (2) on the day the recipient receives the facsimile (the sender shall confirm by telephone by calling the recipient after sending the notice or demand by facsimile to confirm the recipient's receipt) if sent by facsimile; (3) when it is delivered if sent by courier.

The Bank's Designated Notice Window:

To the Attention of: CTBC Bank Co., Ltd., Singapore Branch

Address: 8 Marina View, #29-01, Asia Square Tower 1, Singapore 018960

Telephone No.: 65-6351 4888

Facsimile No.: 65-6532 5999

7. Fees and Expenses

The Customer agrees to pay any and all service fees or charges in connection with transaction(s) or service(s) as provided for in Annex 1, 2 and/or 3, and the Bank is authorized to debit such service fees or charges from the account(s) designated by the Customer. The rate for the aforesaid fees or charges shall be set or modified by the Bank from time to time and the Bank shall notify the Customer of the same by whatever means deemed appropriate by the Bank.

8. Disclosure of Information / Confidentiality Obligations

The Customer authorises and permits the Bank and any officer (as defined in the Banking Act, Chapter 19 of The Statutes of the Republic of Singapore (hereinafter referred to the "Banking Act")) of the Bank to disclose any customer information (as defined in the Banking Act) with respect to the Customer, any of the accounts or any other information whatsoever relating to the Customer and/or the Customer's financial condition, any of the services provided or to be provided by the Bank to the Customer pursuant to the terms and conditions herein and/or any other agreement(s) between the Bank and the Customer and/or any transactions or dealings between the Bank and the Customer and/or the terms and conditions herein and/or any other agreement(s) between the Bank and the Customer (all such information hereinafter referred to, collectively as the "Customer Information") as the Bank shall consider appropriate for any such purposes as the Bank may think fit to:

- (i) the head office and any branches, subsidiaries, or associated or affiliated companies of the Bank wherever located;
- (ii) any other person(s): (1) to (or through) whom the Bank out-sources the performance of operational functions of the Bank (including, without limitation, any third party service provider (hereinafter referred to as "Service Provider") whether within or outside Singapore engaged by the Bank to perform out-sourced functions; (2) pursuant to the procuring or management of data relating to any of the services or proposed services or any facility or proposed facility or the Customer; (3) who is a person, or who belongs to a class of persons, specified in the second column of the Third Schedule to the Banking Act; (4) to whom (including, without limitation, all government agencies, regulators, securities exchanges, futures exchanges and authorities in Singapore and elsewhere) such disclosure is required by law or pursuant to the directives of such government agencies, regulators, securities exchanges, futures exchanges and authorities; (5) who provides introducing services to the Bank, (6) to whom the Bank is under a duty to disclose; and (7) to whom such disclosure is considered by the Bank to be in the Bank's interests.

This Article is not, and shall not be deemed to constitute, an express or implied agreement by the Bank with the Customer for a higher degree of confidentiality than that prescribed in Section 47 of the Banking Act and in the Third Schedule to the Banking Act. The rights conferred on the Bank in this Article shall be in addition to and shall not be in any way prejudiced or affected by any other agreement, expressed or implied, between the Bank and the Customer in relation to any Customer Information nor shall any such other agreement be in any way prejudiced or affected by this Article. Without prejudice to the foregoing the Customer consents to the Bank making disclosure to any person to whom any fees, commissions or other amounts may be payable, for the purpose only of determining the quantum of such fees, commissions or other amounts, such Customer Information as may be necessary in order to properly calculate such quantum. The Customer acknowledges that the Bank or a Service Provider may, in certain circumstances, be required to, and the Customer agrees that it may, disclose information (including Customer Information) to third parties. Such circumstances include, but are not limited to, the Bank or that Service Provider being compelled to disclose such information pursuant to a court order, police investigations and commercial prosecutions for tax and other offences.

The information related to the Bank or its services shall be kept confidential by the Customer and shall not, without the Bank's prior written consent, disclose to any third party, unless required by law or requested by the court or the competent regulator governing the Customer.

9. Amendment or Modification

The Bank may add, modify, or amend the terms and conditions in this Agreement at its sole discretion to the extent permitted under the laws of Singapore by giving the Customer not less than 30 days' notice or, exceptionally, such shorter period as is necessary for the effective operation of the services provided for herein.

10. Assignment

The Bank may assign its rights and duties under this Agreement to any other party. The Customer may not assign any of its rights or duties under this Agreement without the Bank's prior written consent.

11. Entire Agreement

This Agreement, together with applications, annexes, attachments, and documents referred to herein, shall form the entire agreement between the Customer and the Bank in connection herewith, and shall supersede any prior discussions and agreements between the Customer and the Bank.

12. Severability

In the event any one or more of the provisions of this Agreement shall for any reason be held to be invalid, illegal, or unenforceable, the remaining provisions shall remain valid and enforceable.

13. Governing Law

This Agreement is governed by and will be construed in accordance with the laws of Singapore.

14. Jurisdiction

In case of any disputes arising from or in connection with this Agreement, the parties hereto consent to submit to the non-exclusive jurisdiction of the courts of Singapore. Each of the Customer and the Bank waives any right it may have to immunity from legal proceedings or execution.

15. Effective Date

This Agreement shall become effective subject to the condition that the Bank shall have accepted relevant applications made by the Customer pursuant hereto.

16. Termination

The Customer or the Bank may terminate this Agreement by way of serving a written notice upon the addressee at least five (5) Business Days prior to the termination date specified in such notice. On termination of this Agreement, the Customer will return to the Bank all related information and equipment supplied by the Bank within a reasonable period set by the Bank.

In case the Customer terminates its account opening agreement made with the Bank, all accounts opened by the Customer with the Bank shall be terminated accordingly, and in such event, this Agreement shall be deemed terminated.

The Customer shall be held liable to pay any and all fees or charges remaining unpaid and outstanding by the Customer prior to the termination of this Agreement.

17. Language

This Agreement may, at the Bank's discretion, be translated into a language other than English. The Customer agrees that such translation shall only be for its convenience and the English text shall prevail in the event of any ambiguity, discrepancy or omission as between the English text and any translated text.

18. Captions

The caption of each provision in this Agreement is for reading convenience only and shall have no binding effect whatsoever.

19. Variation, Suspension and Termination of Services

Services covered in Annex 1, 2 and 3, where applicable, may be suspended, in whole or in part, or terminated by the Bank at any time either with respect to any service or facility provided through the services covered in Annex 1, 2 and 3, or generally, without any prior notice being given to the Customer.

Services covered in Annex 1, 2 and 3 may be varied by the Bank at any time with respect to any service or facility provided through the Services covered in Annex 1, 2 and 3, or generally, by giving notice thereof to the Customer.

20. Contracts (Right of Third Parties) Act

A person who or which is not a party to this Agreement shall not have any right under the Contracts (Rights of Third Parties) Act, Cap. 53B to enforce any provisions of this Agreement.

21. Evidence

Subject to the applicable laws of evidence, each party agrees not to object to admission of the records (including computer records) of the other as evidence in legal proceedings.

22. Waiver

No failure or delay by the Bank in exercising or enforcing any of its right, power or privilege under any of the terms and conditions of this Agreement or relating to any account or service shall operate as a waiver thereof nor shall it in any way prejudice or affect the right of the Bank afterwards to act strictly in accordance with the powers conferred on the Bank under such terms and conditions.

INTERNET BANKING SERVICES

1. General

This Annex provides for the terms and conditions governing the Internet Banking Services offered by the Bank to the Customer. In order to use the Internet Banking Services, the Customer shall follow the instructions given by the Bank on its Internet website or mobile devices whenever the Customer intends to use the Internet Banking Services. Whenever the Customer uses the Internet Banking Services or authorizes any person or officer (“Authorized Person”) to use the Internet Banking Services, the Customer agrees that the terms and conditions hereof (including any amendment or modification made hereinafter) shall apply.

2. Definitions

Unless otherwise defined herein, terms used in this Annex shall have the following meanings:

“**Account**” shall mean the account(s) opened by the Customer or any other person(s) granting the authorization(s) to the Customer with the Bank through which the Internet Banking Services are used by the Customer or its Authorized Person(s);

“**Certification Authority**” is a third party designated by the Bank that issues Digital Certificates which link signature-verification data of a person and confirm the identity and attribute of that person;

“**Digital Certificate**” means an electronic attestation which links signature-verification data of a person and confirms the identity and attribute of that person including customer's name, public key, and related information;

“**Digital Signature**” means an electronic signature generated by the use of mathematic algorithm or other means to create a certain length of digital data encrypted by the signatory's private key, and capable of being verified by the public key;

“**Electronic Data**” refers to any and all information sent and received through the Internet by and between the Customer and the Bank;

“**I-Key**” is a device used to create a Customers’ key pair (consisting of Private Key and Public Key) and store a Digital Certificate, and can be accessed after the key-in of the correct password set by the Customer;

“**Instruction**” shall mean the instruction provided to the Bank by the Customer through Internet in accordance with this Annex;

“**Internet Banking Password**”: It refers to the passwords to access or verify Internet Banking Service (including passwords re-set by the Customer and/or Authorized Person(s) thereof) the Bank assigns to the Customer and/or Authorized Person(s) thereof, and/or any other ways of user identification accepted by the Bank for the access to the services hereunder. The Customers is legally bound by the instructions given by the Customer and/or Authorized Person(s) with this access code.

“**License**” means the license granted to Customer (and for the purposes of this Clause 12)

“**Mobile Banking App**” means the mobile banking application made available from authorised app stores for the purposes of accessing the Mobile Banking Services (the features of which we may vary from time to time);

“**Mobile Banking Service**” means the Internet Banking Services which Bank enable the Customer to access via the Mobile Banking App for use on a Mobile Device.

“**Mobile Device**” means a telephone or any other electronic or telecommunication device with access to a cellular radio system that allows users to make and receive telephone calls, text messages and utilise data services among

other features, that can be used over a wide area without a physical connection to a network and through which the Customer may access and use any Internet Banking Services, such as a mobile smartphone, tablet computer, or similar device.

“**Private Key**” is one half of a key pair (consisting of Private Key and Public Key), kept privately by the Customer and used to make a Digital Signature, when the Customer gives an Instruction to the Bank or initiates or cancels a Transaction through the Internet;

“**Public Key**” is one half of a key pair (consisting of Private Key and Public Key), contained in a Digital Certificate issued by the Certification Authority and kept by the Certification Authority, Bank and Customer, used to verify the Customer’s Digital Signature;

“**System**” means the Customer’s computers, hardware, software and telecommunication links or any part thereof used from time to time for the purpose of providing, supporting, accessing and/or otherwise referable to the Internet Banking Services.

“**Token**” shall mean a hardware device provided by the Bank to the Customer for the use by the Customer’s Authorized Person(s) to approve any and all Transactions or Instructions.

“**Transaction**” shall mean a transaction executed by the Bank according to or on the basis of an Instruction; and

“**Website**” shall mean the website designated by the Bank for the provision of Internet Banking Services.

Words used herein importing the singular shall where necessary include the plural and *vice versa* and references to persons shall include corporations, partnerships or other entities.

3. Digital Certificate and Token

(i) Application for Digital Certificate

a) Application

In order to initiate or cancel any Transaction or give any Instruction, the Customer shall apply to the Certification Authority for a Digital Certificate through the Bank’s Internet banking website, and before the expiration of the validity period of the original Digital Certificate, the Customer shall apply to the Certification Authority for a new Digital Certificate through the Bank’s Internet banking website. The Customer agrees to accept and comply with the certification practice statement from time to time prescribed by the Certification Authority. Fees and expenses charged by the Certification Authority shall be for the account of the Customer unless otherwise agreed by the Bank, and the Bank is authorized by the Customer to debit the Customer’s Account(s) for the aforesaid fees and expenses.

b) Joint Account and Joint Certificate

In case an account owned by more than one person (“Joint Account”), each such person may have a separate Digital Certificate (“Separate Digital Certificate”) to initiate or cancel any Transaction or give any Instruction, or all of such persons may use one Digital Certificate (“Joint Digital Certificate”) to initiate or cancel any Transaction or give any Instruction. Each owner of a Joint Account shall agree to accept and shall be held liable for any and all Transactions or Instructions made with either a Separate Digital Certificate or a Joint Digital Certificate.

c) Delivery of Log-in Password(s) and I-Key(s)

Unless otherwise requested by the Customer, the log-in password and I-Key shall be delivered by courier service to the Customer or to the Authorized Person at the address provided by the Customer in applicable application form(s) completed by the Customer, and as long as the log-in password and I-Key are delivered to the aforesaid address or to the person otherwise designated by the Customer, the Bank shall not be held liable for any use of the log-in password or



I-Key by person(s) other than the Authorized Person(s). The Customer shall properly keep the log-in password and I-Key and shall allow only the Authorized Person(s) to have access to and use the same. Fees and expenses in connection with the Customer's application for the I-Key(s) shall be for the account of the Customer unless otherwise agreed by the Bank, and the Bank is authorized by the Customer to debit the Customer's Account(s) for the aforesaid fees and expenses.

If Internet Banking Password is forgotten, the Customer and/or the Authorized Person(s) may reset the password by submitting application forms, setting by the Customer and/or Authorized Person(s), or using the "forget password" function provided by the Bank.

(ii) Application for Token

a) Application

If the Customer has the need to set up internal approval procedures for any and all Transactions or Instructions, the Customer may, by way of duly completing applicable application form(s), apply for Token(s) which can be used by the Authorized Person(s). Fees and expenses in connection with the Customer's application for the Token(s) shall be for the account of the Customer unless otherwise agreed by the Bank, and the Bank is authorized by the Customer to debit the Customer's Account(s) for the aforesaid fees and expenses.

b) Delivery of Token(s)

Unless otherwise requested by the Customer, the Token(s) shall be delivered by courier service to the Customer or to the Authorized Person at the address provided by the Customer in applicable application form(s) completed by the Customer, and as long as the Token(s) are delivered to the aforesaid address or to the person otherwise designated by the Customer, the Bank shall not be held liable for any use of the Token(s) by person(s) other than the Authorized Person(s). The Customer shall properly keep the Token(s) and shall allow only the Authorized Person(s) to have access to and use the same.

(iii) Loss or Theft of I-Key(s) or Token(s)

If the Customer's I-Key(s) or Token(s) is(are) stolen, robbed or otherwise lost, the Customer shall promptly notify the Bank of the same and the Bank may, at the Customer's request, suspend the use of such I-Key(s) or Token(s). If any Transaction or Instruction is made or given before the Bank's aforesaid suspension, the Bank shall have no liabilities or responsibilities in connection therewith, and the Customer shall bear any and all liabilities or responsibilities arising therefrom. Unless otherwise agreed by the Bank, the Customer shall bear any and all fees and expenses arising from the Customer's application for new I-Key(s) or Token(s), and the Bank is authorized by the Customer to debit the Customer's Account(s) for the aforesaid fees and expenses.

In case of damage to or destruction of the Customer's I-Key(s) or Token(s), the Customer may apply to the Bank for new I-Key(s) or Token(s) at the Customer's own expenses unless otherwise agreed upon by the Bank.

4. Authorized Administrator

- (i) The Customer shall notify the Bank of persons authorized by it to give, modify or approve Instructions or Transactions by way of completing and delivering applicable application forms from time to time prescribed by the Bank. In case of any change in the authorization given to such Authorized Persons, the Customer shall promptly notify the Bank of the same in writing pursuant to applicable application forms from time to time prescribed by the Bank unless otherwise provided for in paragraph (ii) or (iii) below. If the Customer fails to timely notify the Bank of the aforesaid change, any loss or damage arising from such failure shall be only for the account of the Customer.
- (ii) The Customer may, by way of completing and delivering applicable application forms from time to time prescribed by the Bank, apply to the Bank to set and change the Authorized Persons, where the Bank will

grant a log-in password to the person designated by the Customer in its application (“Authorized Administrator”) so that the Authorized Administrator may set and change the Authorized Persons by himself/herself on the Bank’s Internet banking website. The Bank shall be deemed notified of the change to the Authorized Persons when the Authorized Administrator completes such changes on the Bank’s Internet banking website, and the Bank may act accordingly and will have no liabilities or responsibilities in connection therewith. The Customer shall properly keep and shall cause the Authorized Administrator to properly keep the aforesaid log-in password.

- (iii) The Customer may, by way of completing and delivering applicable application forms from time to time prescribed by the Bank, apply to the Bank to (a) set and change the authorizations given to the Authorized Persons and (b) set and change the Authorized Persons by itself on the Bank’s Internet banking website, where the Bank will deliver a log-in password and I-Key to the Authorized Administrator so that the Authorized Administrator may act by himself/herself on the Bank’s Internet banking website as aforesaid. The Bank shall be deemed notified of the change to the Authorized Persons when the Authorized Administrator completes such changes on the Bank’s Internet banking website, and the Bank may act accordingly and will have no liabilities or responsibilities in connection therewith. The Customer shall properly keep and shall cause the Authorized Administrator to properly keep the aforesaid log-in password and I-Key.

5. Installation, Safekeeping, Error or Discrepancy

- (i) Before using the Internet Banking Services, unless otherwise agreed upon by the Bank, the Customer shall set up and maintain Customer’s own System and other facilities for accessing and using the internet banking service. It is sole responsibility of Customer to monitor and regularly review the adequacy of its System and other facilities, and security arrangements protecting such System and other facilities from unauthorized access or use.
- (ii) In addition to the safekeeping of log-in password, I-Key and Token as required above, the Customer shall properly keep the I-Key password and Token password, both of which shall be given to the Customer by the Bank, and shall allow only the Authorized Person(s) to have access to and use the same. Any and all losses or damages resulted from the loss, theft, robbery or forgery of any of the aforesaid items which the Customer is required to safekeep shall be borne by the Customer, and the Bank shall in no event be held liable or responsible with respect thereto.
- (iii) If the Customer discovers any error or discrepancy with respect to Transaction(s), the Customer shall promptly inform the Bank of the same by calling the contact numbers as shown in the Bank’s Internet banking website. The Bank shall, within thirty (30) Business Days, notify the Customer of the result of the Bank’s investigation by phone, and the Bank shall provide the Customer with a written report if so requested by the Customer. It is acknowledged and agreed by the Customer that in the absence of manifest errors, the records of the Bank with respect to Transaction(s) made by the Customer by way of using the Bank’s Internet Banking Services shall be final and conclusive.

6. Other Security Safekeeping

- (i) Subject to Clause 4 herein above, the Customer must not allow anyone else to operate the Service on the Customer’s behalf other than Authorised Persons.
- (ii) The Customer must not leave the System unwittingly to be used by unauthorised person or unattended while the Customer is on-line to the service provided for herein. This applies whether the System used by the Customer is a device the Customer have sourced independently of the Bank or a device provided by the Bank to access the Service in one of the Bank’s branches. However, the public nature of the Bank’s branches makes it particularly important that if the Customer access the service provided for herein from a device in one of the Bank’s branches, the Customer does not leave the device unattended while on-line and the Customer must ensure that the Customer has gone off-line before leaving the branch.

7. Acceptance by Customer(s) of Transaction(s) or Instruction(s)

It is fully acknowledged and agreed by the Customer that any Instruction(s) certified with the Customer's Digital Certificate(s), Tokens, Password or other identity verification provided to facilitate Internet Banking Service shall be deemed as a valid Instruction of the Customer given by the Customer's Authorized Person(s) pursuant hereto. If any Transaction or Instruction is made or given by the Authorized Person(s) of the Customer pursuant hereto, the Customer shall be legally bound by such Transaction or Instruction and shall duly accept, perform or discharge such Transaction or Instruction, and shall in no event make protests in any respect for any reason.

8. Processing and Effect of Instructions

- (i) Unless otherwise provided herein or agreed upon by the Bank, it is fully understood and agreed by the Customer that if the processing of any of the Customer's Instructions in respect of the Internet Banking Services given to the Bank through the Internet has been completed as shown on the Bank's Internet Banking Services system, such Instructions shall not be withdrawn, revoked, amended or revised. With respect to a Transaction with a future maturity date, the Customer may, through the Internet or in writing, give an Instruction to amend or cancel the aforesaid Transaction or application.
- (ii) The Bank is entitled to act upon any Instruction given by the Authorized Person(s) of the Customer pursuant hereto and bears no responsibility to verify the authority of such Authorized Person(s) or the content of the Instruction(s). The Customer shall acknowledge and agree that the effect resulting from the exchange of Electronic Data made according to the terms and conditions of this Annex is the same as having an agreement in writing made between the Customer and the Bank. In case of dispute, litigation, arbitration, mediation or other legal proceedings arising from the Internet Banking Service, neither party may claim that the Electronic Data is void or invalid on the ground that such Electronic Data is not signed or made in writing.

9. Liabilities for Indemnities

The Customer agrees that in case of any loss or damage resulted from any delay, omission, or error in the transmission of Electronic Data, which arises due to causes not attributable to the Bank (including, without limitation, force majeure, suspension, malfunction or breakdown of network system of the Bank or whomsoever), the Bank shall in no event be held liable for such loss or damage unless it is proven that the loss or damage occurs due to the Bank's willful misconduct or gross negligence.

10. Termination

With respect to Transactions with maturity date falling after the termination date as aforesaid, the Bank shall continue to execute or complete all of such Transactions unless otherwise instructed by the Customer.

11. Foreign Exchange Spot Transaction

In case (i) the Customer instructs the Bank to make a foreign exchange spot transaction through the Internet pursuant hereto and (ii) the Customer shall, after being notified by the Bank of a deal number of such foreign exchange spot transaction, fail to settle such transaction with the Bank in accordance with the terms and conditions thereof, the Customer shall pay a penalty at the rate of one percent (1%) of the total amount of the currency ("Settlement Currency") to be purchased or sold by the Customer, and the penalty shall be paid in the currency specified by the Bank calculated at the spot rate for the purchase of the Settlement Currency with such currency specified by the Bank, and such spot rate shall be the one announced by the Bank at the time of the payment of such penalty.

12. Additional Terms and Conditions for Use of Mobile Banking Services

- (i) **Scope:** The Customer agrees that the following additional terms and conditions shall apply to your access to and use of Mobile Banking Services.
- (ii) **Use of Mobile Banking Services:**
 - a. The Mobile Banking Services allow the Customer and/or the Authorized Person to obtain information relating to Accounts and use such other facilities as the Bank shall make available from time to time.

- b. To use the Mobile Banking Services, the Authorized Person must have activated the Internet Banking Services, read and accept the terms of the License, details of which are set out in (iii) below; and download the Mobile Banking App from the appropriate app store.
- (iii) **End User License Agreement:** The Customer and/or the Authorized Person use of the Mobile Banking Services is under license granted by the Bank.
- a. The License granted to the Customer is non-transferable, non-assignable, non-exclusive and fully revocable;
 - b. The Customer is authorized to use the Mobile Banking Services only using a Mobile Device that the Customer own or control, and when using the Mobile Banking App, only use it to access the Mobile Banking Services;
 - c. In relation to the Customer's use of the Mobile Banking App:
 - The Customer will not sub-license, assign or claim to exercise any rights in relation to it;
 - Unless permitted by law, the Customer will not copy or reverse engineer, amend, alter or adapt any part of it;
 - Any updates to the Mobile Banking App will be made available through the relevant app stores. The Bank will not be responsible for providing updates to the Customer in any other way; and
 - The Customer acknowledges that in the event of any third party claim that the Mobile Banking App or the Customer's use of it infringes a third party's rights, the Customer will assist the Bank to investigate and as appropriate, defend any such claim;
 - d. The License commences, and the Customer will be deemed to have accepted the terms of the License, when the Customer first access the Mobile Banking Services using a Mobile Device or install the Mobile Banking App, as applicable, and the License will continue in accordance with the terms set forth in this sub-Clause (iii) until termination of the Customer's use of the Mobile Banking Services.
- (iv) **Security Tips:**
- a. Before installation and use, the Customer and/or the Authorized Person shall confirm that the app is the one provided by Bank via Bank's official website or customer service center to avoid the risk associated with fraudulent, malicious or fake application.
 - b. The Bank recommends that Mobile Device used to access Mobile Banking Service shall install antivirus protection software at the Customer and/or the Authorized Person's cost.
 - c. Safekeeping the mobile devices used to access Mobile Banking Service. Ensure that only the Authorized Person who can access or use the Mobile Device to prevent leakage of relevant accounts or other information.
 - d. After the Customer has accessed Mobile Banking Service, the Customer should not leave the Mobile Device unattended.
 - e. Always remember to logoff properly upon completing the banking activities and then close Mobile Banking App immediately.

Termination: In addition to Clause 13 of Part A of these EB Services Terms and Conditions, the Bank may terminate the Mobile Banking Services immediately without notice to the Customer in the event of your breach of any of the terms of the License. The Customer agrees to delete the Mobile Banking App from all Mobile Devices on which the Customer may have downloaded it immediately upon the termination of the License

FAX BANKING SERVICES

1. General

This Annex provides for the terms and conditions governing the Fax Banking Services offered by the Bank to the Customer. In order to use the Fax Banking Services, the Customer shall follow the instructions given by the Bank on its relevant application forms whenever the Customer intends to use the Fax Banking Services. Whenever the Customer uses the Fax Banking Services or authorizes any person or officer (“Authorized Signatory”) to use the Fax Banking Services, the Customer agrees that the terms and conditions hereof (including any amendment or modification made hereinafter) shall apply.

2. Fax Instructions

The Customer hereby authorizes the Bank to accept, rely on and act in accordance with any instructions given by the Customer or Authorized Signatory by facsimile or by email (each a “Fax Instructions”) in respect of any of the Customer’s accounts maintained with the Bank and any of the Customer’s affairs and dealings with the Bank and any services provided by the Bank.

Any Fax Instruction shall bear the seal(s)/chop(s) and/or signature(s) which the Bank in good faith considers correspond with the impression of the seal(s)/chop(s) and/or signature(s) of the Customer or Authorized Signatory left with the Bank and a personal identification number (“PIN”) code specified by the Customer or verification from internet banking further to any relevant application form submitted by the Customer to the Bank from time to time.

The Customer undertakes to keep the PIN code strictly confidential, take reasonable security precautions to keep safe and prevent the fraudulent use of the PIN code and immediately notify the Bank in the event that the Customer is aware that any unauthorized disclosure of the PIN code has occurred.

Unless otherwise requested by the Bank, the original of the documents transmitted by Fax Instruction are not required to be delivered to the Bank.

The Bank may in its sole and absolute discretion, accept, rely on or act in accordance with and execute any Fax Instruction originating by way of facsimile from the Customer. Such Fax Instruction, when communicated by facsimile, may only be acted on by the Bank if the each attachment or attachment(s) bears the PIN code specified by the Customer matching the PIN code in the Bank’s records at the issuance of such Fax Instruction, or verification from internet banking.

The Bank may in its sole and absolute discretion, accept, rely on or act in accordance with and execute any Fax Instruction originating by way of email from the Customer. Such Fax Instruction, when communicated by email, may only be acted on by the Bank if each attachment or attachment(s) accompanying such Fax Instruction is

- (i) a file type and version determined by the Bank from time to time, which may include, but is not limited to portable document format (PDF) or tag image file format (tif);
- (ii) a file size which does not exceed 20(twenty) megabytes;
- (iii) sent to an email address designated by the Bank for the acceptance of Fax Instructions from time to time; and
- (iv) bearing the PIN code specified by the Customer matching the PIN code in the Bank’s records at the issuance of such Fax Instruction, or verification from internet banking.

Unless otherwise required hereunder, the Customer agrees that the Bank may rely on and is authorized to act in accordance with and execute any Fax Instruction apparently or purporting to be given or made by the Customer or by any Authorized Signatory immediately upon the Bank’s receipt thereof without enquiry on the Bank’s part as to the authority or identity of the person making or purporting to make such Fax Instruction or any other verification and regardless of the circumstances prevailing at the time of such Fax Instruction. The Bank may treat such Fax Instruction as fully authorized by and binding on the Customer and may (but shall not be bound to) take such steps in connection with or in reliance on such Fax Instruction as the Bank may in good faith consider appropriate, whether such Fax Instruction includes instructions to pay money or otherwise, to debit or credit any account, or relates to the

disposition of any money, securities or documents or purports to bind the Customer to any agreement or other arrangement with the Bank or with any other person or to commit the Customer to any other type of transaction or arrangement whatsoever, regardless of the nature of the transaction or arrangement or the amount of money involved.

3. **Contact Person**

The Customer shall designate contact persons (“Contact Person”) and notify the Bank of the same so that the Bank may confirm with the Contact Person(s) about the content of each Fax Instruction. If the Contact Person is changed by the Customer, the Customer shall promptly notify the Bank of such change. Without such change notification from the Customer, the Bank may continue contacting the previous Contact Person, and the Bank shall have no liabilities or responsibilities for any loss or damage arising from the Bank’s execution of the relevant Fax Instruction as a result of the Bank’s contact with the previous Contact Person.

4. **Cap**

If a Fax Instruction involves a transaction with a total amount exceeding the cap from time to time set by the Bank (“Cap”), the Bank shall, promptly upon its receipt of such Fax Instruction (“Cap Instruction”), contact the Contact Person via phone to confirm the content of such Cap Instruction. If the Bank fails to get in touch with the Contact Person to confirm the content of a Cap Instruction for whatever reasons, the Bank may refuse to act or execute such Cap Instruction unless the Bank and the Customer otherwise agree in writing. The Bank shall notify the Customer of the amount of the Cap upon the latter’s application for the services hereunder or upon the former’s change in the Cap. Notwithstanding the above, the Bank reserves the right (but is not obligated) to confirm via phone with the Contact Person about the content of a Fax Instruction which is not a Cap Instruction whenever deemed necessary by the Bank. If the Bank fails to get in touch with the Contact Person to confirm the content of a Fax Instruction for whatever reasons, the Bank may refuse to act or execute such Fax Instruction unless the Bank and the Customer otherwise agree in writing. It is acknowledged and agreed by the Customer that if the Bank, without contacting the Contact Person, acts in accordance with a Fax Instruction which is not a Cap Instruction, any and all liabilities or responsibilities arising from or in connection with such Fax Instruction shall be for the account of the Customer.

5. **Refusal to Act**

The Customer agrees that the Bank may, at any time and at its discretion, without giving any reason, refuse to act on any Fax Instruction, including without limitation, where: (a) the signature signed or seal/chop affixed on the Fax Instructions or on any copies of any faxed document is obscure or otherwise difficult to verify, (b) the Bank considers that there are suspicious materials contained in any Fax Instruction, (c) the transaction is of a type that may only be made by way of original documents, (d) the PIN code in any Fax Instruction does not match the Bank’s records or (e) the contemplated transaction requires the Customer to appear in person. The Bank may (but shall not be obliged to) use reasonable endeavors to notify the Customer as soon as reasonably practicable of its refusal to act on such Fax Instruction, but the Bank will not in any way be responsible for any loss howsoever incurred whether (directly or indirectly) by the Customer or any person arising from the Bank’s refusal to act in accordance with the Fax Instruction, notwithstanding that the Customer may not have been informed of such refusal.

6. **Modification or Amendment to Fax Instructions**

The Customer acknowledges and agrees that if it intends to modify or amend any Fax Instruction having been sent to the Bank, such modification or amendment can only be made by way of (a) making a phone call to the customer service center of the Bank as appeared on the relevant application forms and (b) sending another Fax Instruction to cancel the previous Fax Instruction and to give a new Fax Instruction and such cancellation will be allowed only before the Bank has acted on the previous Fax Instruction. The Bank is not responsible for any losses or expenses suffered or incurred by the Customer as a result of the Bank acting upon the previous Fax Instruction if the new Fax Instruction is not received by the Bank before it acts upon the previous Fax Instruction.

7. **No Recourse**

The Customer agrees that the Bank shall be under no duty to enquire as to, or verify, the genuineness, completeness, authenticity, correctness or validity of any Fax Instruction and the Customer shall bear all risks arising from any Fax

Instruction (whether or not known, made known or foreseeable by the Customer or the Bank at the time of execution of the Fax Instruction), including, without limitation:

- (i) any problem or breakdown in communications systems or equipment;
- (ii) disclosure of PIN by the Customer to any person not authorised by the Customer;
- (iii) the access to and/or use of such forms of communication being prohibited, restricted, delayed or being otherwise affected by:-
 - a. the laws and regulations of the country or jurisdiction from where the Customer gains access and/or the terms and conditions prescribed by the relevant Internet Service Provider (“ISP”) in such country or jurisdiction of access;
 - b. any act or omission by the ISP;
- (iv) any interruption of, interference with and tampering of such forms of communication;
- (v) any breakdown or malfunction of computer software or equipment whether belonging to the Bank or otherwise due to any cause whatsoever;
- (vi) any errors in transmission of any Fax Instruction;
- (vii) any misunderstanding or errors by the Bank regarding the identity of the Customer, the Authorized Signatory or any other person;
- (viii) any oversight or omission to carry out any instructions or requests contained in any Fax Instruction;
- (ix) any lack of clarity in, or misinterpretation or misunderstanding by the Bank of, any Fax Instruction;
- (x) any unauthorized instructions given by anyone who purports to be the Customer or an Authorized Signatory; and
- (xi) any fraud or forgery committed by any person, and, except where willful default on the part of the Bank, while acting on such Fax Instruction, is proven, the Customer shall have no recourse whatsoever against the Bank and the Customer shall be unable to raise any objection whatsoever regarding such Fax Instruction or any action taken by the Bank in relation to or as a result of receiving such Fax Instruction.

The Customer further acknowledges that the Bank has given the following warnings:

The Bank cannot detect from inspection of faxed documents or emails:

- (i) whether the original document from which a facsimile was created or the text or other content of any email (or any document or other file attached to an email) was forged, unauthorised, wrongfully altered, or otherwise misused, or
- (ii) whether any of the transmission details imprinted automatically on a facsimile, such as the name of sender, sending telephone number or the date or time of transmission, are false; or
- (iii) whether any of the transmission details included in a received email, such as the sender’s name, the sender’s email address, the date or time of sending, server details or the route through which the email travelled are false.

The Customer acknowledges that the Bank cannot accept any liability for loss or damage to us resulting from failure to detect such matters in any document, facsimile or email furnished or appearing to have been furnished by us.

AUTOMATED MESSAGE NOTIFICATION SERVICES

1. General

This Annex provides for the terms and conditions governing the Automated Message Notification Services offered by the Bank to the Customer. With respect to the Automated Message Notification Services, the Bank will, through e-mails, AP to AP, SFTP (SSH file transfer protocol), or other method of message advice provide (i) monthly statements regarding the accounts opened by the Customer with the Bank and (ii) prompt notification regarding transactions made by the Customer with the Bank, including, without limitation, trade financings, remittances, term deposits, or loans. The Customer acknowledges and understands that the Bank offers the Automated Message Notification Services at its own costs and expenses. The notifications provided for hereunder are just for reference only, and the records kept by the Bank shall, in the absence of manifest errors, be conclusive evidences in connection with any and all information of the Customer's accounts with the Bank. The Bank reserves the right to modify, suspend, cancel the method of message advice or content of the Services provided hereunder.

2. Customer's E-mail / IP Address / URL

The Customer shall timely notify the Bank of any change to the e-mail, IP (Internet protocol) addresses or URL (Uniform Resource Locator) as stated in the application form completed by the Customer regarding the Automated Message Notification Services. Before receiving the change notification, the Bank shall send the notifications as contemplated hereunder to the previous address and the Bank shall in no event be held liable in any respect.

3. Error or Discrepancy

If the Customer discovers any error or discrepancy with respect to the notifications sent by the Bank hereunder, the Customer shall promptly inform the Bank of the same by calling the contact numbers as shown in the Bank's aforesaid notifications. The Bank shall, within thirty (30) Business Days, notify the Customer of the result of the Bank's investigation by phone, and the Bank shall provide the Customer with a written report if so requested by the Customer. It is acknowledged and agreed by the Customer that in the absence of manifest errors, the records of the Bank with respect to the content of the aforesaid notifications shall be final and conclusive.

4. Termination of Services

If the Customer intends not to receive the Automated Message Notification Services offered by the Bank hereunder, the Customer may call the contact numbers as shown in the Bank's aforesaid notifications, and the Bank will accordingly stop the services provided for hereunder.

5. No Recourse

The Customer acknowledges that there are risks associated with sending and receiving information by the aforesaid means and agrees that the Bank will not be liable for any losses or damages of any kind arising out of or relating to the Automated Message Notification Services, the content of notifications or any link, including, but not limited to, damages caused by or related to errors, omissions, interruptions, hacker invasion, interception, virus, trojan, delay in transmission, non-delivery of messages and all other direct, indirect, special, incidental or consequential damages.

6. Security Measures and Precautions

The Customer represents and warrants that it is the owner(s) and designated user(s) of the e-mail / IP addresses / URL listed in the application form completed by it and shall take all necessary security measures and precautions to ensure that such e-mail / IP / URL addresses will not be accessed by any unauthorized party. The Bank makes no representation or warranty in respect of the Automated Message Notification Services (whether as to the timeliness, security, confidentiality or availability in the transmission of any aforesaid means or otherwise).