

Legality

The eIPO Service and the products offered via it are offered only in jurisdictions where and when they may be lawfully offered by OCBC Wing Hang Bank Limited ("Bank") and/or any Bank Group Company and the materials on this web page are not intended for use by persons located in or resident in jurisdictions which restrict the distribution of such materials by the Bank and/or any Bank Group Company. You are required to warn yourself about and observe any relevant restrictions.

In this Disclaimer, "Bank Group Company" means any subsidiary of the Bank, any direct or indirect holding company of the Bank, any subsidiary of any such holding company or any related company of the foregoing (being a company in which an equity interest is held by any of the foregoing) and shall include all assigns and successors of each of them. In the foregoing, "subsidiary" and "holding company" have the same meanings assigned to them under the Companies Ordinance.

Change of information

The information and materials contained on this web page are subject to change by the Bank from time to time without notice. The eligibility and availability for any particular product or service is subject to final determination and acceptance by the Bank and/or any relative Bank Group Company.

No Warranty

The Bank and all Bank Group Company do not warrant the accuracy, adequacy and completeness of any information or material contained on this web page. Also, no warranty of any kind, including but not limited to any warranty of non-infringement of third-party rights, titles, merchantability, fitness for a particular purpose and freedom from computer virus, is given in conjunction with any such information or material and you should do your own checking.

You should be aware that communication over the Internet may be subject to interruption, transmission blackout, delayed or incorrect data transmission due to situations beyond the control of the Bank and/or any Bank Group Company. The Bank and all Bank Group Company accept no liability, directly or indirectly, (i) in connection with any interruption, defect, delay in operation or transmission, computer virus or line or system failure; (ii) in connection with any error or omission in any information or material provided on this web page; or (iii) for any indirect, incidental, special or consequential damages, loss (including, without limitation, the loss of profits or gains) or expenses arising out of or in connection with this web page or any use or inability to use of this web page by you or any third party.

Hyperlinks to Bank Websites of third parties

The websites of the Bank and/or any Bank Group Company ("Bank Websites") may provide hyperlinks to other websites of third parties ("Third-party Websites"). These Third-party Websites are not affiliated with or in any way related to the Bank or any Bank Group Company. Kindly note that such hyperlinks are for your information only and the Bank and all Bank Group Company accept no liability, directly or indirectly, in connection with your, or your inability to, access to and/or use of these Third-party Websites.

The provision of the hyperlinks to Third-party Websites by the Bank and/or any Bank Group Company does not and in no way represent: (i) any form of recommendation, endorsement, approval, guarantee or introduction of any third party or any product or service provided by such third party; or (ii) any form of co-operation between the Bank or any Bank Group Company and such third party unless otherwise expressly stated by the Bank and/or any relative Bank Group Company in writing. Additionally, the Bank and all Bank Group Company are not parties to any contractual arrangement that you and such third party may enter into, whether or not as a result of any aforesaid hyperlink, unless otherwise specifically agreed to by the Bank and/or any relative Bank Group Company in writing.

Kindly note that you use the abovementioned hyperlinks at your own risk and cost. The Bank and all Bank Group Company are not responsible for any loss, damage, or consequence of whatsoever that may, directly or indirectly, arise from your use of any such hyperlink. Nor shall they be held liable for the accuracy, truthfulness, or whatever of the contents of the Third-party Websites.

The hyperlinks to Third-party Websites may contain downloadable software that is for your own convenience only. Once again, the Bank and all Bank Group Company accept no responsibility for any problem or difficulty that you may encounter in downloading or installing such software. Please bear in mind that the use of any software downloaded from the Internet may be governed by a licence agreement. You have to check whether you are entitled to download such software before downloading the same. The Bank and all Bank Group Company are not, in any way, responsible for any infringement by you of any intellectual property right regarding such software.

When you use any aforesaid hyperlink or Bank Website or Third-party Website, you must observe the terms of use of such hyperlink, Bank Website or Third-party Website (as the case may be) and such other rules and conditions as may be stipulated by the Bank and/or any relative Bank Group Company from time to time or those set out by the owner and/or operator of such Third-party Website (as the case may be).

Hyperlinks among the websites of the Bank and/or any Bank Group Company

The websites of the Bank and different Bank Group Company may be created in different jurisdictions and under different governing laws. The products and services offered on any particular Bank Website may be limited to persons at a specific location and jurisdiction.

When accessing to and/or using different Bank Websites, you must pay particular attention to the respective terms and conditions of use pertaining to the access to and/or use of them.

Liability

If, notwithstanding this Disclaimer, the Bank or any Bank Group Company is adjudged responsible to you or any third party for any liability, whether disclaimed above or not, in so far as the applicable laws may permit, the liability of the Bank or such Bank Group Company shall, in any event, not exceed the amount of the relevant transaction, instruction or direction (or series of relevant transactions, instructions or directions) or the amount of direct and reasonably foreseeable losses and damages (if any) arising directly and solely from the negligence or willful default of the Bank,

whichever is the less. The Bank and all Bank Group Company shall not be responsible any indirect, incidental, special or consequential loss or damage (including, without limitation, the loss of profits or gains) which may be suffered by you or any third party.

Inconsistency or Conflict

If there is any inconsistency or conflict between this disclaimer and the eIPO Terms, in so far as eIPO Service is concerned, eIPO Terms shall prevail.

In the event of any inconsistency between the English and Chinese version hereof, the English version shall prevail.

Law

This Disclaimer shall be governed by and construed in all respects in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China.