

Disclosure for eBanking Services

IMPORTANT: By registering to use the OCBC Bank (Hong Kong) Limited Personal or Business eBanking Services (each "eBanking Services"), you shall be deemed to have accepted and be bound by the Terms and Conditions for the Use of eBanking Services ("the Detailed Terms & Conditions") and you must read the same carefully before your registration and use of eBanking Services.

The disclosure relating to the use of eBanking Services is of general descriptive nature only. Where there is any inconsistency or discrepancy between the Detailed Terms & Conditions and this disclosure, the Detailed Terms & Conditions shall prevail.

Words and expressions in this disclosure shall have the meanings set out in the Detailed Terms & Conditions unless the context requires otherwise.

All fees and charges which will apply to eBanking Services

The Bank reserves the right to require the Customer to pay fees and charges in relation to the eBanking Services and to revise such fees and charges upon giving not less than 30 days' notice to the Customer by whatsoever means that the Bank thinks fit specifying the amount of the applicable fees and charges provided that, where any revision of fees and charges is beyond the Bank's control, the Bank will give such notice to the Customer as is reasonable in the circumstances.

The Customer shall bear any fees, charges and expenses which may be imposed by the telecommunication company and/or Internet service provider providing or servicing his telecommunication equipment, Internet access equipment/device in connection with eBanking Services, including but not limited to PNETS, IDD and roaming service fee, if any.

The Customer agrees to pay all fees as advised by the Bank from time to time in connection with the provision or use of eBanking Services and the Customer authorizes the Bank to debit the Primary Account of the Customer with the amount of such fees. The fees applicable shall be payable in advance and are non-refundable.

Customer's obligations in relation to security for eBanking Services

The Customer acknowledges that the eBanking Identification Number, the User ID, the PIN, any secret code and user identification for accessing eBanking Services (collectively the "**Personal Identifiers**") are confidential and any action or omission whether intentionally or unintentionally by the Customer to breach that confidentiality shall render the Customer liable to the Bank for all losses and damages.

The Customer is responsible for keeping secure and taking all necessary precautions (including but not limited to the following measures) to keep the Personal Identifiers secure and safe:

- do not use personal identifiers which are easy to guess such as the Hong Kong Identity Card number, the telephone number, the date of birth or any recognizable part of the name of the Customer as the Personal Identifiers;
- do not use the same personal identifiers which the Customer is using for other internet services, for accessing eBanking Services;
- do not disclose the Personal Identifiers to any person (including the Bank's staff and police), or any doubtful website and do not record it anywhere without disguising them;
- do not use the Personal Identifiers for other on-line services (e.g. e-mail and internet access);
- do not use links in e-mails or internet search engines to log on eBanking Services but log on eBanking Services direct at the Bank's website (www.ocbc.com.hk);
- before logging on eBanking Services, close all browser windows to protect his financial information from unauthorized access from another website and log off after each access to eBanking Services;
- never access eBanking Services from a public computer (e.g. those at cyber cafés); and
- check his bank balance and transactions regularly and upon discovery of any error or unauthorized transaction, notify the Bank of the same as soon as reasonably practicable.

Please be reminded that the Bank will not ask the Customer for his Personal Identifiers, in order to ensure that the Customer will be the only person who knows his own Personal Identifiers.

A Customer who acts fraudulently or with gross negligence (e.g. failing to take necessary measures to

safeguard the secrecy of or knowingly allowing any other person to use the Customer's Personal Identifiers) will be held liable for all losses and consequences arising from or in connection with such use of eBanking Services.

Customer's liability for unauthorized transactions

The Customer agrees and acknowledges that the use of eBanking Services by any person (whether authorized by the Customer or not) with the Customer's Personal Identifiers shall constitute and be deemed the use of eBanking Services by the Customer.

The Customer shall notify the Bank as soon as reasonable practicable after the Customer finds or believes that the Personal Identifiers have been compromised, lost or stolen, or that any unauthorized transaction has been conducted over his account and shall confirm the same in writing. The Customer shall also change the relevant Personal Identifiers as soon as possible. The Customer may be held liable for all losses if the Customer fails to make such notification to the Bank. Until the Bank has received such notification the Customer shall have no claim against the Bank and shall be liable to and indemnify the Bank for all losses and damages in respect of any use of eBanking Services whether authorized by the Customer or not.