

# Legal Notices

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You acknowledge and accept that the inherent nature of the Internet and/or telecommunications services is such that transmissions may be subject to interruption, interception, hacking, fluctuation, inaccuracy, defect, corruption, loss, connection error, transmission blackout, delayed or failed transmission and/or incorrect, garbled or incomplete data transmission. The UOB Group will not be liable for breakdown, interruption, failure, closure or malfunctions in communications facilities not under its control that may affect the accuracy, authenticity or timeliness of messages and transactions that may be sent and does not warrant that any identified defect will be corrected.

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Without prejudice to anything contained in this website and/or the Services, the UOB Group shall not be liable in any manner whatsoever for any damage, loss or expense including without limitation, direct, indirect, special, or consequential damage, or economic loss arising from or in connection with:

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3. any loss or abuse or unauthorised disclosure of information, including customer information;
4. any system, server or connection failure, error, omission, interruption, interception, delay in operation or transmission, or computer virus;
5. any use of or access to (a) any other websites linked to this website; and/or (b) any other software applications and/or mobiles applications linked to the Services; and/or
6. any service, product, information, data, software or other materials obtained from (a) this website or from any other websites linked to this website; and/or (b) any other software applications and/or mobiles applications linked to the Services

even if the UOB Group or its agents or employees had been advised of the possibility of such damages, losses and/or expenses. This exclusion clause shall take effect to the fullest extent permitted by law.

### **Governing Law and Jurisdiction**

By (a) accessing this website and/or using the services offered through this website; and/or (b) accessing and/or using the Services, you agree that Singapore law (including without limitation, the provisions of the Evidence Act (Cap. 97) and the Electronic Transactions Act (No. 16 of 2010) shall govern such access and the provision of such services and you agree to submit to the non-exclusive jurisdiction of the courts of the Republic of Singapore. No person who is not a party to any transaction

between yourself and any member of the UOB Group shall have any right whatsoever under the Contracts (Rights of Third Parties) Act 2001.

In the event that the laws of your jurisdiction either do not permit or impose restrictions on the access to the contents of this website and/or made available through the Services, you shall forthwith discontinue access or comply with such restrictions (as the case may be).

### **English Version To Prevail**

If there are inconsistencies in meaning between the English-language version of these terms and conditions and the terms and conditions as may be translated into any other language, the English-language version shall prevail.

## **Benefits & Risks of Internet Banking and Mobile Banking**

### **1. Benefits Of Internet Banking and Mobile Banking**

#### **What is Internet banking or mobile banking?**

Internet banking or mobile banking is a means by which customers can manage their bank accounts and conduct certain banking transactions electronically over the Internet or telecommunications services or mobile devices. It is available to customers with suitable Internet access or telecommunications services or mobile device with access to Internet and telecommunications services.

#### **What are the services offered through Internet banking and/or mobile banking?**

Customers can enquire on their account balances, request statements, fund transfers, pay bills, apply and pay for shares online electronically, and purchase unit trusts managed by UOB Asset Management. They can view the full range of the UOB Group's Internet services by visiting [here](#) and Mobile Banking service by visiting [here](#)

#### **What are the advantages of Internet banking and mobile banking?**

Internet banking and mobile banking are fast and convenient. Customers have 24-hour access to their accounts daily, barring any technical halt. Internet banking and mobile banking can be performed anywhere, anytime and from any compatible computer with a modem and access to the Internet or mobile device with access to Internet and telecommunications services. Customers are presented with a unified picture of their financial portfolios with access to their desired level of information detail.

### **2. Risks Of Internet Banking and mobile banking**

The main risks of Internet banking and mobile banking are the electronic theft of the customer's Username and Password, loss, abuse or unauthorized disclosure of information, including customer information, and the unauthorised removal of funds from the customer's account(s). To mitigate these risks, the UOB Group has implemented a number of security safeguards, such as session encryption and server authentication. The UOB Group uses Secure Sockets Layer (SSL) encryption to protect the transmission of information that customers submit to us when they use our secure electronic forms. All information provided through these forms is stored offline. However, users should be aware that notwithstanding the use of SSL, there can be no absolute certainty that technical failures or unauthorised hacking or interception can be prevented.

Customers should be aware that any email or SMS sent to us is not necessarily secure against interception.

At the UOB Group, we value your relationship. That is why we welcome this opportunity to share with you our privacy and security practices, and the steps that we have taken to protect your personal information and account details.