

UNDERSTANDING YOUR OBLIGATIONS AND RESPONSIBILITIES

Your use of OCBC Securities Internet Trading is governed by the ['Terms and Conditions'](#) found at our web-site. It is important that you clearly understand your obligations and responsibilities before using OCBC Securities' web-site at www.iocbc.com

As a user of OCBC Securities Internet Trading service, you are to:

- comply with the standards and procedures established by OCBC Securities from time to time;
- take all reasonable precautions; and
- observe with extreme care all security measures when accessing your online accounts or carrying out online transactions.

You will note that that under the said terms and conditions, you will remain liable for all instructions made through the use of your User Id and Password, whether or not authorised by you. OCBC Securities will not be liable for acting upon such instructions in good faith nor shall OCBC Securities be obliged to investigate the authenticity of such instructions.

You will also note that OCBC Securities shall not be liable to you in the following circumstances:

- (a) Failure on the part of the customer to adhere to the said terms and conditions
- (b) Failure to follow recommended security measures prescribed in ['Safeguarding your Internet Trading Access'](#), found in our home page
- (c) Failure on the part of OCBC Securities to act on instructions of the Customer as a result of anything beyond OCBC Securities' control. This includes, amongst other things, any machine, equipment, system or software failing to work, failure to act by any third party and any act, omission or delay of any agent or third party.

If any loss or damage results directly from OCBC Securities' security breach, gross negligence, willful default or fraud then, OCBC Securities will be liable to the Customer, and not to any third party, for the amount of any such loss or damage. However, OCBC Securities will not be liable to the Customer for any loss of business, loss of reputation, loss of opportunity, loss of profits any type of special, consequential or indirect loss whatsoever.

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