

8. CITIBANK ONLINE ELECTRONIC STATEMENT(S) FACILITY AND CITIBANK ONLINE ELECTRONIC ADVICE(S) FACILITY

- 8.1 I agree that by using the Citibank Online Electronic Statement(s) Facility (“eStatement(s) Facility”) and Citibank Online Electronic Advice(s) Facility (“eAdvice(s) Facility”, and together with the eStatement(s) Facility, the “Facilities”), I accept and agree to be bound by all the terms and conditions governing the Facilities (including without limitation the following paragraphs) and to pay any fee associated with the use of the Facilities. I shall abide by all laws, rules, regulations and official issuances applicable to the Facilities, now existing or which may hereinafter be enacted, issued or enforced under any jurisdiction, as well as such other terms and conditions governing the use of other facilities, benefits or services you may from time to time make available to me in connection with the Facilities.

I understand that:

- (i) the eStatement(s) Facility allows me to view monthly statement(s) of my Account(s) (“Statement(s)”) on Citibank Online or through my email address on such date(s) as determined by you and to transmit instructions relating to the eStatement(s) Facility; and
- (ii) the Electronic Advice(s) Facility allows me to receive advices, notifications and communications in connection with my Account(s) (“Advice(s)”) from time to time on Citibank Online or through my email address.

I agree that you reserve the right to impose such fee(s) for the use of the Facilities from time to time at your absolute discretion without my prior consent.

I agree that the date of delivery for each of my monthly Statements and each of my Advices shall be deemed to be the date on which the electronic form of that Statement or, as the case may be, that Advice is made available on Citibank Online.

- (ii) I shall enroll in the Facilities and shall, in connection with my use of the Facilities, provide my email address. You have the absolute discretion, without giving any reason or notice, to reject any request for my enrollment in either Facility. I understand that upon my successful enrollment in the Facilities, I shall no longer receive the paper form of my Statement(s) and Advice(s).

8.2 I agree that you have the absolute discretion on whether to avail the Facilities to me. Further, you have the discretion from time to time to modify, restrict, withdraw, cancel, suspend or discontinue the Facilities without giving any reason and in the event of such modification, restriction, withdrawal, cancellation, suspension or discontinuation of the Facilities, you may revert to sending statements or advices or both in paper format to my mailing address as set out in your records. I further understand that by using either Facility after any modification or change has been effected, I am deemed to have agreed to such modification or change.

8.3 I represent that I am the registered owner on record of the email address that I have provided to you or that I am authorised by the registered owner of the email address to use

the same.

- 8.4 I agree that I will promptly advise you of any change to my email address or if I am no longer authorised to use the email address.
- 8.5 I acknowledge that where the electronic form of my monthly Statement(s) or Advice(s) is sent to my email address as set out in your records, such Statement(s) or Advice(s) can only be accessed using a password ("Password").
- 8.6 I agree that I am responsible for keeping the Password safe and confidential. I shall not reveal the Password to any one and shall take all steps to prevent discovery of the Password by any person. In the event that the Password becomes known to any unauthorised party, I shall immediately change the Password. You shall not be liable for any losses, damages, expenses or costs whatsoever arising out of or in connection with the unauthorised use of the Password, including the disclosure to any person of any of information relating to me and/or my Account(s).
- 8.7 Cancellation of use of either or both Facilities may be effected by me or you. You reserve your right to reject or cancel my enrollment in either or both Facilities at any time. You shall, prior to cancelling my enrollment give reasonable notice of such cancellation through electronic means or paper document, sent to me at my email address or mailing address as set out in your records, and such notice shall be effective notwithstanding that such notice is returned to you as undeliverable. I may cancel my enrollment in either Facility with 30 days prior written notice to you.
- 8.8 Upon cancellation of my enrollment in either Facility, the paper form of my Statement or, as the case may be, Advice, will, unless the terms and conditions governing my Account(s) stipulate otherwise, be sent to my mailing address as set out in your records on such date as may be decided by you in your absolute discretion. Provided that if my enrollment in either Facility is cancelled by me, you shall use reasonable endeavours to generate and send the paper form of my Statement or, as the case may be, Advice to my mailing address as set out in your records only after receipt of my notice of cancellation, on such date as may be decided by you in your absolute discretion.
- 8.9 I agree that you shall not be liable if I am unable to gain access to the eStatement(s) Facility or eAdvice(s) Facility. I understand that while the Facilities are available to me once effected, 24 hours a day, some or all of the services thereon may not be available at certain times due to maintenance and/or computer, telecommunication, electrical or network failure or other causes beyond your control.
- 8.10 I agree that you shall use reasonable effort to ensure that each Facility is secure and cannot be accessed by unauthorised third parties. However, I acknowledge that you do not warrant the timeliness, security, integrity, secrecy or confidentiality of any information transmitted

through any internet service provider, network system or such other equivalent system or any email provider in any jurisdiction via the Facilities and will not hold you responsible for any losses suffered by me as a result thereof.

Each Facility uses software which may be proprietary to you, any affiliate or subsidiary of Citigroup Inc. and/or other software suppliers.

- 8.11 I agree that you have granted me a non-exclusive license to use this software in connection with the Facilities which allows me to use such software only for its intended and lawful purposes. I agree that I shall not disassemble, decompile, copy, modify, or reverse engineer any such software or allow or assist anyone else to do so whether directly or indirectly.
- 8.12 I agree to examine and view online the Statement(s) and Advice(s) in a timely manner. If there is delay or failure in the delivery of the electronic form of any Statement or Advice, I agree to contact your 24-Hour CitiPhone Banking at (65) 6225-5225.
- I agree that in the event of any error appearing in a Statement or Advice, I shall promptly notify you of such error by sending you a secured message via Citibank Online Secure Email or calling your 24-Hour CitiPhone Banking at (65) 6225-5225. If no error is reported to you by the aforesaid means within the time period as stipulated in that Statement or Advice or in the terms and conditions governing the relevant Account, I agree that such Statement or Advice shall be deemed to be true and correct.
- 8.13 I agree that all my online communications including requests or reports on any error in my Statement(s) and Advice(s) will be sent using a secured message via Citibank Online Secure Email and shall contain the following information: (a) name and account number; and (b) details of the error.
- 8.14 However, I shall not hold you responsible if any of my online communication is not received by you, or in a form readily understood by you so that you may act on it. Further, I shall indemnify you for any losses you may suffer arising from my accessing or using any of the services under the Facilities.