

Schedule

BIZALERT

1.0 DEFINITIONS

Account	means the current account designated by the Applicant in the Application Form for the Service.
Authorised Users	means all person(s) appointed by the Applicant to receive the Notification.
Notification	means the information contained in the electronic mail ("e-mail") and short message service ("SMS") or such other media as the Bank may deem appropriate in respect of the Service.
Service	means the service of providing the Notification.
Transaction Threshold Limit	means the threshold limit as selected by the Applicant in the Applicant Form.

2.0 ACCOUNT AND ACCESS

The Applicant shall have opened the Account with the Bank and submitted the Application form for subscription to the Service.

3.0 APPLICANT AUTHORISATION

- 3.1 The Applicant hereby consents and authorizes the Bank to:-
- (a) send the Notification to the Authorised Users indicated in the Application Form;
 - (b) the Applicant expressly consents to the Bank disclosing the Notification in the Authorised users;
 - (c) the Applicant expressly consents to the Bank disclosing the Notification pursuant to lawful requests or in compliance with applicable laws or when the Bank believes it is necessary to comply with law, to protect its interests or property, to prevent fraud or other illegal activity perpetrated through the Notification;
 - (d) the Applicant authorizes the Bank to retain copies of and/or use the Notification as it deems necessary in connection with the provision of the Service and for the protection of the interest of the Bank.

4.0 APPLICANT'S ACKNOWLEDGEMENTS AND RESPONSIBILITIES

- 4.1 The Applicant acknowledges and accepts the following:-
- (a) Communications in the Notification cannot be guaranteed to be secured or error

or risk-free, including potentially confidential information, may be intercepted, corrupted, lost, destroyed or delayed in transmission;

- (b) the Bank does not warrant that the Notification sent will be free from viruses, worms or other harmful components;
- (c) the Applicant shall at all times remain responsible for the use of the Service;
- (d) the Bank may at its absolute discretion decide not to send the Notification;
- (e) the Bank's record of whether the Notification has been sent out shall constitute conclusive proof thereof Notification was received.;
- (f) the Bank is neither required to verify whether the Notification has been received nor required to inform the Applicant in the event of an unsuccessful transmission of the Notification.

- 4.2 The Applicant shall notify the Bank immediately of any change in the information provided in the Application Form. The Bank not be responsible for any unauthorized access to the Notification.
- 4.3 The Applicant shall not reply to the Notification sent by the Bank. In addition, the Applicant shall not damage, impair, interfere with or disrupt the Service or its functionality.
- 4.4 In the event that the Applicant receives the Notification which is not intended for the Applicant, the Applicant shall immediately notify the Bank, and shall upon notification to the Bank, delete, destroy and expunge from the Applicant's records such e-mail and/or SMS. In addition, the Applicant shall not use the information contained in the e-mail and/or SMS for any purpose.
- 4.5 The Applicant acknowledges that security is a paramount concern in its access to information provided via the e-mail and/or SMS and agrees that it is solely responsible for the maintenance and review of its security arrangements concerning access to and use of its telecommunication, computer or other electronic equipment or system and information stored therein and the Applicant's subscription to the Service.
- 4.6 The Applicant agrees to comply with these terms and conditions and any other instructions or recommendations the Bank may issue to the Applicant regarding security in relation to the use of the Service.