



ELECTRONIC STATEMENTS TERMS & CONDITIONS

- a) I agree that the availability of the electronic form of my Statement(s) on statement date (as determined by you) shall be deemed the date of delivery of the monthly Statement(s) to me.
- b) I agree that you reserve the right to impose such fee(s) for the use of the Electronic Statement(s) Facility from time to time at your absolute discretion without my prior consent.
- c) I agree that you have the absolute discretion to make Electronic Statement(s) Facility available to me. Further you have the discretion from time to time to modify, restrict, withdraw, cancel, suspend or discontinue the Electronic Statement(s) Facility without giving any reason and I understand that by using the Electronic Statement(s) Facility after any modification or change has been effected, I am deemed to have agreed to such modification or change.
- d) I shall apply for or enroll in the Electronic Statement(s) Facility in such manner as may be prescribed by you and shall provide my email address(es). You have the absolute discretion, without giving any reason or notice, to reject any request for my application for or enrollment in the Electronic Statement(s) Facility. In relation to any of my bank account(s), I agree and acknowledge that, unless determined otherwise by you, I shall not be eligible to apply for the Electronic Statement(s) Facility if my bank accounts are (1) passbook account(s), (2) joint account(s), except where such joint accounts are operated with a single signing authority, (3) bank account(s) where no statements of account (whether in hard copy or otherwise) are provided by you in relation to such bank account(s) or (4) bank account(s) which the Bank deems are not eligible for the Electronic Statement(s) Facility.
- e) Upon my enrollment to the Electronic Statement(s) Facility, the paper form of my monthly Statement(s) will cease to be generated on the next statement date. Instead, you will generate on statement date an electronic form of the Statement and I agree to accept and view in a timely manner, the electronic form of the Statement(s). The bank will maintain a 12 months record of the statements online, after which it will be deleted.
- f) Cancellation of use of the Electronic Statement(s) Facility may be effected by me or you. You reserve your right to reject or cancel my enrollment in the Electronic Statement(s) Facility.
- g) I agree that you reserve the right to impose such fee(s) for reverting back to hardcopy statements.
- h) You shall prior to cancelling my enrollment to the Electronic Statement(s) Facility, give notice of such cancellation through electronic or paper document, sent to me at my last known email or other address.
- i) I agree that you shall not be liable if I am unable to gain access to the Electronic Statement(s) Facility. I understand that while the Electronic Statement(s) Facility is 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.
- j) I agree that you shall use reasonable effort to ensure that the Electronic Statement(s) Facility is secure and cannot be accessed by unauthorized third parties. However, I acknowledge that you do not warrant



the timeliness, security, secrecy or confidentiality of any information transmitted through any applicable internet service provider, network system or such other equivalent system in any jurisdiction via the Electronic Statement(s) Facility and will not hold you responsible for any losses suffered by me as a result thereof.

k) I agree to examine and view online the Statement(s) in a timely and prompt manner. If there is delay or failure in the delivery of the electronic form of the Statement, I agree to contact your Customer Service Executives at following telephone numbers:-

For Personal Banking : 03 8317 5000

For OCBC Al-Amin : 03 8314 9310

For Premier Banking : 03 8315 4288

l) These Terms and Conditions shall be read in conjunction with, where applicable, the Terms and Conditions Governing Deposit Accounts, the Terms and Conditions Governing Electronic Banking Services. In the event of any conflict, these Terms and Conditions shall prevail over the Other Terms and Conditions.

m1) Where I continue to utilize the Electronic Statement(s) Facility after such notification, I shall be deemed to have agreed with and accepted the amendments. If I do not accept any such amendments, I shall forthwith discontinue utilizing the Electronic Statement(s) Facility and instruct the Bank accordingly.

m2) You may notify me of any changes of these Terms and Conditions by any one of the following:

- publishing such changes in the Statement(s) to be made available to me;
- displaying such changes at your branches or automated teller machines;
- posting such changes on your website;
- electronic mail or letter;
- publishing such changes in any newspaper; or
- such other means of communication as you may determine in your sole and absolute discretion.

n) Notwithstanding anything to the contrary, you shall not be liable for any loss, claim, damage, liability or expense whatsoever or howsoever caused that may arise or be suffered or incurred (whether directly or indirectly) by me in relation to or ancillary to the use by me of the Electronic Statement(s) Facility.



o) I shall indemnify you and at all times keep you fully and completely indemnified against all claims, demands, actions, proceedings, losses and expenses including legal costs as between solicitors and own client on a full indemnity basis and all other liabilities of whatsoever nature or description and howsoever arising which may be made, taken, incurred or suffered by you in connection with or in any manner arising out of the Electronic Statement(s) Facility and these Terms and Conditions.

p) These Terms and Conditions and any agreement governed by these Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and I irrevocably agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.