

### Risks for e-Statement and e-Advice service

1. Appropriate computer equipment and software, internet access and a specific email address provided and designated by the customer are required for using the Bank's e-Statement/ e-Advice service
2. Internet and email services may be subject to certain IT risks and disruption. Customer need to understand and accept all possible risks involved in how the e-Statement/ e-Advice service is provided. Such risks may include that eCorrespondence may be intercepted, monitored, amended, tampered with or disclosed to other parties without customer's authorization.
3. The customer may incur additional costs for using the Bank's e-Statement/ e-Advice service
4. Email will be the customer's only notice that the advices and statements that are supported by e-Statement/ e-Advice service have been posted on the Bank's website, and the customer should check his/her designated email address regularly for such notice.
5. Revocation of consent to the Bank's e-Statement/ e-Advice service will be subject to the giving of such advance notice by the customer as the Bank may reasonably require.
6. The customer may be required to pay a reasonable charge for obtaining a hard copy of any Bank's e-Statement/ e-Advice that is no longer available for access and downloading through the Bank's website.

### Important Notes

1. Email notification will be sent to you on the day of e-Statement/ e-Advice delivery to you designated email address maintained in our Bank's record. Please keep the Bank informed of your current email address to ensure you can receive such email notification.
2. Customer should promptly review the e-Statement/ e-Advice posted on the Bank's website upon receiving the email notification from the Bank to ensure that any errors are detected and reported to the Bank as soon as practicable.