

Notice of Amendment to Fubon Bank “Global Terms and Conditions for Accounts and Services”

With effect from 22 December 2015 (“Effective Date”), Fubon Bank will revise the existing “Global Terms and Conditions for Accounts and Services”, together with the introduction and/or incorporation of the relevant terms and conditions for various existing services, details are as follows:

A. Section II – General Terms

1. Amendment of Clause 11
(Change the heading from “Termination of a dormant account” to “Termination of an account”)
2. Amendment of Clause 11.1
(Rephrase the statement to make the dormant account provisions more precise due to the deletion of Clause 11.1.1 and 11.1.2 in item A-3 below)
3. Deletion of Clause 11.1.1 and 11.1.2
(Delete the terms of dormant account charge in view of their inapplicability)

B. Section III – Accounts and Services

Due to additions of the terms and conditions for Renminbi Account (Section III D) and Shanghai-Hong Kong Stock Connect (Section III G), the index for Section III will be renumbered as follows:

<u>Account or Service (Section III)</u>	<u>Original Index</u>	<u>New/Revised Index</u>
Renminbi Account (new)	-	D (i) & (ii)
e-banking Service	D	E
Securities Account	E	F
Shanghai-Hong Kong Stock Connect (new)	-	G
ATM Card Service	F	H
Safe Deposit Box Service	G	I
Phone Banking Service	H	J
Remittance Service	I	K
Internet Stock Trading Service	J	L

C. Section III A – Specific Terms for the Current Accounts

1. Amendment of Clause 1.1 for opening of the Current Account
(Renminbi has been added as a denominated currency for the current account)
2. Addition of Clauses 3.1 – 3.20 regarding the Cheque Book Security
(The current terms and conditions regarding the “Cheque Book Security” set out in the cheque books have been added in the “Global Terms and Conditions for Accounts and Services”)
3. Amendment of Clause 4.1 regarding the manner of drawing a cheque
(Renminbi has been added as one of the currencies to be drawn by cheques)

D. Section III D – Specific Terms for the Renminbi (“RMB”) Accounts

1. Additions of Section A of Section III D (i) by Clauses 1 – 22 for Personal Customers in the RMB Accounts;

Section B (I) of Section III D (i) by Clauses 1 – 6 for the Specific Terms & Conditions for Personal Customer who is a Hong Kong Resident; and

Section B (II) of Section III D (i) by Clauses 1 – 5 for the Specific Terms & Conditions for Personal Customer who is a non-Hong Kong Resident

(The current terms and conditions for Personal Customers in the RMB Accounts have been added in the “Global Terms and Conditions for Accounts and Services”)

2. Addition of Section III D (ii) by Clauses 1 – 24 for Corporate Customers in the RMB Accounts
(The current terms and conditions for Corporate Customers in the RMB Accounts have been added in the “Global Terms and Conditions for Accounts and Services”)

E. Section III E – Specific Terms for the e-banking Service

1. The specific terms for e-banking Service have been updated. The rephrasing and revelation of the terms and conditions making them more precise and in line with the market condition including: the arrangement for the Service Hours and Daily cut-off time of the e-banking Service (Clause 1); Access and Security (Clause 2): to access the e-banking Service for the first time, the Customer must register Customer's Registration Number, User ID and personal identification number ("PIN") issued or assigned by the Bank; the Customer shall ensure that each of the Authorized e-banking User comply with the terms and conditions herein and any security procedures mentioned or referred to in it, including without limitation, the security recommendations contained in the e-banking Security Tips (Clause 2.1); the Customer is liable for any telephone charges and any charges made by the Internet service provider as a result of connection or access to the Website in order to use or access the e-banking Service (Clause 2.4); reasonable steps shall be taken by the Customer for security measures (Clause 2.6); Customer's obligation to notify the Bank immediately for suspected disclosure or unauthorized use of Customer's Registration Number, User ID and/or PIN and until the Bank's actual receipt of such Notification, the Customer shall remain responsible for any and all use of the e-banking Service by unauthorized persons or for unauthorized purposes (Clause 2.7); Fees (Clause 7): the Bank's right to charge and revise fees in relation to the use and/or termination of the e-banking Service; Customer's Acknowledgement of Supply and Disclosure of Information (Clause 8).

(Please refer to the Appendix for details)

F. Section III F – Specific Terms for the Securities Account

1. Addition of Clause 15.7.6 under the section Miscellaneous in the Investment Products Nominee Services Clause
(To incorporate the terms and conditions relating to the "Financial Dispute Resolution Scheme")

15.7.6 When Fubon is distributing any Investment Products as agent for third party service providers and where any eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arises between Fubon and the Customer out of the selling process or processing of the related transaction, Fubon shall enter into the Financial Dispute Resolution Scheme process with the Customer; however, any dispute over the contractual terms of such Investment Products should be resolved between the third party service provider and the Customer directly.

2. Amendment of Clause 23.3.4 for the Risk of Investing in RMB Securities
(Rephrase the terms to make them more precise and delete the RMB daily conversion limit for Personal Customers)
3. Amendment of Clause 23.13.2 (i) for General Additional Risk Disclosure for Bonds Trading
(Rephrase the terms to make them more precise and delete the daily conversion limit of RMB20,000)

G. Section III G – Specific Terms for the Shanghai-Hong Kong Stock Connect

1. Addition of Section III G by Clauses 1 – 7 for the services of Shanghai-Hong Kong Stock Connect
(The current terms and conditions for Shanghai-Hong Kong Stock Connect have been added in the "Global Terms and Conditions for Accounts and Services". This is supplementary to the Securities Services)

Please note that the above amendments shall be binding on you if you continue to use or retain the Account(s) and/or Service(s) on or after the Effective Date. Fubon Bank may however not be able to continue providing related services to you if you do not accept the above amendments. Please refer to the applicable terms and conditions and notify Fubon Bank to terminate the Account(s) and/or Service(s) in accordance with your right of termination provided in the "Global Terms and Conditions for Accounts and Services" before the Effective Date if you do not accept the above amendments.

For details, you may visit any of Fubon Bank branches to collect or download from our website www.fubonbank.com.hk for the new version of "Global Terms and Conditions for Accounts and Services" after the Effective Date. Should you have any enquiries, please contact our Bank staff or call our Customer Service Hotline at 2566 8181 during office hours*.

* Monday – Friday: 9:00 a.m. – 7 p.m.; Saturday: 9:00 a.m. – 1 p.m. (except public holiday).

Remarks: Fubon Bank reserves the right to revise and/or introduce any terms and conditions of various services from time to time. Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.

Appendix

E. SPECIFIC TERMS FOR THE e-BANKING SERVICE

The terms in this Section III E shall apply whenever the Bank agrees to provide e-banking Service to the Customer. It is in addition to the terms and conditions that apply to the individual accounts or (as the case may be) company accounts the Customer may be accessing through the e-banking Service. If there is inconsistency between the terms of e-banking Service and other relevant terms and conditions, the terms of e-banking will prevail.

1. The Provision of the e-banking Service

- 1.1 The Bank shall provide an electronic service that permits the Customer to gain access to the Accounts and/or Services, to carry out Transactions, make enquires and obtain other related Services which the Bank may provide from time to time in its absolute and sole discretion through the use of different electronic devices as we may specify or allow from time to time in accordance with the Terms (the “e-banking Service”).
- 1.2 The Customer agrees to abide by the provisions of the Global Terms and Conditions for Accounts and Services and the terms and conditions whenever using the e-banking Service.
- 1.3 The Bank reserves the right to determine and vary the scope of the e-banking Service to be provided from time to time (upon giving reasonable prior notice to the Customer) in the Bank’s absolute and sole discretion, including but not limited to, the right:
 - 1.3.1 to modify, expand or reduce the scope of the e-banking Service;
 - 1.3.2 to impose or vary any limitation and/or condition on the use of the e-banking Service, including but not limited to minimum and maximum limitations as may be prescribed by the Bank from time to time; and
 - 1.3.3 to vary the Service Hours on any part of the e-banking Service or change the daily cut-off time or discontinue e-banking Service.

Any transaction done via e-banking Service after the Bank’s daily cut-off time shall be treated as a transaction at next Business Day. The e-banking Service has no facility for Customer to place order for a transaction to be carried out by a particular time.
- 1.4 The e-banking Service is offered for the Customer’s sole and exclusive use and only in such jurisdictions and to such extent where and when they may be lawfully offered and processed under the laws of Hong Kong SAR.
- 1.5 The Customer shall not use or permit the use of the Website or the e-banking Service, in whole or in part, for any purpose, (whether legal or illegal), other than as specifically intended to gain access to information concerning the Accounts and/or Services, to carry out Transactions, to make enquires relating to the Accounts and/or Services or to obtain other related Services which the Bank may, in its absolute and sole discretion, provide from time to time. In particular, but without limitation, the Customer shall not and shall not procure or knowingly allow any other person to:
 - 1.5.1 disrupt or interfere with the Website and/or the e-banking Service or server or other software, hardware or equipment connected to or via the Website and/or the e-banking Service;
 - 1.5.2 violate any Applicable Law relating to the Customer’s use of the Website and/or the e-banking Service; or
 - 1.5.3 collect or store any Information or Data about other users or parties of the Website and/or the e-banking Service and/or the Bank other than those of the Customer’s Account(s) or as permitted by the Bank expressly.

2. Access and security

- 2.1 To access the e-banking Service for the first time, the Customer must register Customer’s Registration Number, User ID and personal identification number (“PIN”) issued or assigned by the Bank online or in such other means as the Bank may from time to time specify. In case if the Customer is an individual, the e-banking Service is for his/her sole and exclusive use. In case if the Customer is a limited company, partnership, sole proprietor, society or corporation, it shall

nominate, according to such procedures as the Bank may prescribe, one individual as shall be permitted by the Bank (including, where the Customer is a sole-proprietorship, the sole proprietor) to use the e-banking Service (the “**Authorised e-banking User**”) and the e-banking Service shall be used by the Authorised e-banking User and not any other person. The Customer and, where applicable, the Authorised e-banking User shall follow the guidance provided by the Bank on-line or otherwise in designating any user identification code (the “**User Name**”), password (the “**Password**”) and any other identifiers or as shall be prescribed by the Bank from time to time (the “**Identifier**”) for identifying him for the purposes of the e-banking Service. The Bank may require the Customer and, where applicable, the Authorised e-banking User to designate one User Name, Password and/or Identifier. The Customer agrees to ensure that each of the Authorised e-banking User comply with these Terms and Conditions and any security procedures mentioned or referred to in it, including without limitation, the security recommendations contained in the e-banking Security Tips. The Customer **and, where applicable, the Authorised e-banking User** may change any Password or (if applicable) any Identifier at any time in such manner as the Bank may prescribe from time to time but any change shall be effective only if accepted by the Bank (No amendment is allowed for User Name that is confirmed). The Bank may, in its sole discretion require a Customer and, where applicable, the Authorised e-banking User to use a Security Code (SMS-based One Time Password (OTP)) to access the e-banking Service in the event of which it is the sole responsibility of the Customer and, where applicable, the Authorised e-banking User to apply to the Bank for Two-factor Authentication Service.

- 2.2 The Bank will take such steps as it may deem reasonably practicable (i) to ensure that its systems in connection with the provision of the e-banking Service are installed with reasonably prudent security and designs and (ii) to control and manage the risks in operating such systems, taking into account the Applicable Law relating to the Bank and/or the e-banking Service.
- 2.3 The Customer will make available at the Customer’s own cost, a computer and other equipment and/or software with access to the internet capable of viewing the Website and supporting the Customer’s use of the e-banking Service at the Customer’s own risk.
- 2.4 The Customer is liable for any telephone charges and/or any charges made by the Internet service provider as a result of connection and/or access to the Website in order to use or access the e-banking Service.
- 2.5 For security purpose, the Customer agrees to follow and adhere to any guideline and/or advice which the Bank may, in its absolute and sole discretion, issue from time to time in relation to the use of an access to the Website and/or the e-banking Service and shall not use or access any other means including unsolicited emails or alternative Websites.
- 2.6 The Customer and, where applicable, the Authorised e-banking User shall take all reasonable steps to keep all User Name, Password, Identifier Two-factor Authentication device and the Security Code and any other device or secret code (if applicable) used for accessing the e-banking Service safe, secure safe and secret to prevent fraud. In particular, the Customer and, where applicable, the Authorised e-Banking User shall:
 - 2.6.1 destroy any original printed copy of Password;
 - 2.6.2 not allow any other person to use any User Name, Password, Identifier, Two-factor Authentication device and/or the Security Code;
 - 2.6.3 never write down any User Name and/or Password and/or Identifier on any device for accessing the e-banking Service or on anything usually kept with or near it; and
 - 2.6.4 not write down or record any User Name and/or Password and/or Identifier without disguising it.

The Customer agrees that he/she has sole responsibility for the safe custody and retention of the Customer’s Registration Number, User ID and PIN and the Two-factor Authentication device, and the Customer will keep them strictly confidential at his/her own risk.

- 2.7 The Customer shall immediately notify the Bank via such means and in such format and manner as shall be acceptable to the Bank, if the Customer has reason to suspect or becomes aware of any disclosure or unauthorised use of the Customer’s Registration Number, User ID and/or PIN (the “**Notification**”) and until the Bank’s actual receipt of such Notification, the Customer and, where applicable, the Authorised e-banking User shall remain responsible for any and all use of

the e-banking Service by unauthorized persons or for unauthorised purposes. Upon confirmation of the authenticity of such Notification to the satisfaction of the Bank, the Bank may at the Customer's cost suspend the use of the Customer's Registration Number, User ID and/or PIN and, in its sole and absolute discretion, issue a new Customer's Registration Number and PIN to the Customer. If the Customer acts fraudulently or with gross negligence, he/she shall remain wholly responsible for all losses and damages arising out of or in connection with the use of any of the e-banking Service, the Content and the Website by any unauthorised third party.

3. Information and transactions

- 3.1 The Bank does not in any way warrant that (i) any service provided in connection with, or any of the Customer's use of, the e-banking Service and/or the Website will be free of errors, interceptions or interruptions; or (ii) the Information, Content, or other materials provided, used or accessible in connection with the e-banking Service and/or the Website will be free of viruses, disabling devices or other contaminants.
- 3.2 The Customer acknowledges that all Information is for reference only and shall not in any circumstances be binding or used or intended for trading or any other purposes. The Customer further acknowledges that any Information quoted or displayed by the Bank via the e-banking Service and/or the Website which is based on or extracted from the Bank's Internal Records of Accounts, Services, Transactions and Information shall be conclusive save for manifest error or unless the contrary is established by the Customer to the Bank's satisfaction. For the avoidance of doubt, the Bank may use such amended or corrected Information as may be available at the time of executing the Customer's Instructions for any Transactions and such Transactions shall be binding on the Customer notwithstanding any different Information that may have been displayed or quoted by the Bank via the e-banking Service and/or the Website.
- 3.3 Instructions shall not be deemed executed unless so stated in the Bank's regular Statements and/or other means of advices. The Customer agrees and acknowledges that it is the Customer's sole responsibility to keep and check its own records of such Statements, confirmations and/or advices given by the Bank, and save for manifest error or unless proved to the contrary by the Customer to the Bank's satisfaction, the Bank's Records shall be deemed as conclusive and binding.
- 3.4 Customer is solely responsible for the accuracy and completeness of any Information and the Bank shall not be responsible to check or verify the same and that the Bank shall not be liable for any losses or damages suffered by the Customer arising from any inaccuracies or omissions of any Information.
- 3.5 Unless the Bank otherwise agrees in writing, the Customer agrees that any instruction shall be binding and irrevocable once given provided that the Customer's correct Registration Number, User ID and PIN were used, (whether such Instructions were given by the Customer or by a third party purporting to be the Customer). The Bank shall be under no duty to verify the identity or authority of the person giving any such instruction or the authenticity of such instruction apart from verifying the User Name, Password, Identifier and/or the Security Code of the Customer and, where applicable, the Authorised e-banking User provided or submitted. For the avoidance of doubt, any Instruction shall not be deemed given and/or received by the Bank unless given in such manner as prescribed by the Bank from time to time and actually received by the Bank. It is also the duty of the Customer to enquire with the Bank if an advice or confirmation is not received within the time usually required for a similar advice or confirmation to be received.

4. Intellectual property

- 4.1 The Customer acknowledges and agrees that any part of the Content is (i) a trade secret, (ii) confidential and (iii) the proprietary property of the Bank and the relevant information providers. The Customer further acknowledges and agrees that such Content is subject to any Applicable Law relating to copyright and/or other intellectual property rights of the Bank or any relevant third party ("**Intellectual Property Rights**").
- 4.2 Unless the Customer is (i) expressly authorised by the Bank in writing or (ii) compelled by law and with prior written notice to the Bank, the Customer shall not, without the prior written consent of the Bank, participate in or permit any third party to:
 - 4.2.1 sell, transfer, disclose, assign, publish, convey, lease, sub-lease, share, loan, transmit, duplicate, reproduce, distribute, broadcast, cablecast, display, publicly perform, download,

- put in circulation, prepare derivative works based on, repost or otherwise use, provide or disseminate any of the Content in any way for any purpose; or
- 4.2.2 remove, obliterate, erase, relocate or modify in any way any proprietary marking on or appearing with the Content, including without limitation, any trademark or copyright notice; or
 - 4.2.3 use any Content on any other Website or in a networked computer environment for any purpose; or
 - 4.2.4 decompile or attempt to decompile, reverse engineer, translate, convert, adapt, alter, modify, enhance, add to, delete, or in any way tamper with, or gain unauthorised access to, any part of the Content, the e-banking Service and/ or any software incorporated into the Website; or
 - 4.2.5 contravene any Applicable Law or otherwise infringe the Intellectual Property Rights of any party in accessing and/or using the Content, the e-banking Service and/or the Website.
- 4.3 The Customer agrees that all rights, benefits, title and interest in and relating to the Content and any and all related copyright, patent, trademark, service mark, proprietary property, trade secret and exclusive work are and shall remain the exclusive property of the Bank and the relevant information providers. Nothing in the Terms or in the Customer's use of the e-banking Service or the Website will (i) confer or transfer any Intellectual Property Right to the Customer, (ii) provide the Customer with a licence to exercise any Intellectual Property Right or (iii) otherwise enable the Customer to acquire any right with respect to the Website and/ or Content, unless it is expressly stated to the contrary. The Customer shall not make any representation or do any act which may be taken to indicate or otherwise imply that the Customer has any such right, benefit, title or interest.
- 4.4 The Customer acknowledges and agrees that the Bank and any information or service provider may, from time to time, upon giving the Customer reasonable prior notice, impose certain conditions upon the availability of any part of the Content that they supply. The Customer acknowledges and agrees that the Customer's continued access to, or the availability to the Customer of such Content after the relevant effective date of such conditions constitutes the Customer's acceptance of those conditions.

5. Liability of the Bank

- 5.1 Unless Clause 6.2 in Section III E below applies or due to the negligence, wilful default or fraud of the Bank, its officers or employees, and only to the extent of direct and reasonably foreseeable loss and damage (if any) arising or resulting directly and solely therefrom or of the amount of the relevant Transaction (whichever is less), the Bank will not assume any liability or responsibility whatsoever to the Customer or any other person for the consequences arising from or in connection with:
- 5.1.1 access to and use of the e-banking Service and/or access to any Content as a result of such access and/or use by the Customer or any other person of the e-banking Service, whether or not authorised;
 - 5.1.2 any interruption, interception, suspension, delay, loss, unavailability, defect or other failure in providing the e-banking Service, in transmitting Instructions or Content relating to the e-banking Service or in connecting to or accessing the Website caused by any acts, omissions, events or circumstances beyond the reasonable control of the Bank, including without limitation, failure of any communication network, act or omission of any third party information or service providers, mechanical failure, power failure, malfunction, breakdown, or inadequacy of equipment, installation or facilities, or any laws, rules, regulations, codes, directions, regulatory guidelines or government orders (whether or not having the force of law); and
 - 5.1.3 transmission, posting and/or storage of any Content and/or Data relating to the Customer, the e-banking Service, Transactions and/or dealings conducted by the Customer in relation to or pursuant to the e-banking Service through or in any system, equipment or instrument of any communication network provider.

- 5.2 Without prejudice to Clauses 3.1 and 3.2 in Section III E, the Customer agrees that neither the Bank nor any information provider shall be deemed an investment adviser or other professional to the Customer. It is the Customer's sole responsibility to seek or determine market information and to seek independent professional advice on financial, investment, technical, legal, tax and other issues in connection with the access to and/or use of the e-banking Service and/or the Website.
- 5.3 All Content and Information will be made available on an "as is" basis and for reference purposes only. The Bank does not endorse or express any comment on any Content or Information supplied by third party information providers nor does it assume any duty to check or verify such Content or Information.
- 5.4 Without prejudice to Clauses 3.1, 5.2 and 5.3 in Section III E, neither the Bank nor any information or service provider warrants, represents or guarantees the accuracy, reliability, adequacy, timeliness and completeness of any Content or whether any Content is fit for any purpose. The Bank and all such information or service providers expressly disclaim all liabilities whatsoever arising from or in connection with any reliance on any Content or Information.
- 5.5 The Customer is solely responsible for implementing all such procedures and checkpoints to satisfy the Customer's own particular requirements for accuracy and security of Data input and output, and for maintaining a means external to the Website or the e-banking Service for the reconstruction of lost Data. If the Customer's use of the Website or the e-banking Service results in the need for servicing or replacing property, material, equipment or Data, the Customer agrees that the Bank will not be liable for any such cost.
- 5.6 Notwithstanding any other Term, neither the Bank nor any other information or service provider shall in any circumstances be liable to the Customer for any incidental, indirect, special, consequential or exemplary damages, including without limitation, any loss of use, revenue, profits or savings.

6. Liability of the Customer

- 6.1 Without prejudice to Clause 2.7 in Section III E above and unless Clause 6.2 in Section III E below applies, the Customer will be fully responsible and liable for all consequences arising from and/or in connection with the access to and use of the e-banking Service (including but not limited to any Transaction) and/or the Website and/or access to any Content by any person, whether or not authorised by the Customer.
- 6.2 Unless the Customer acts fraudulently or with gross negligence, he/she shall not be liable for loss or misplacement of funds caused by unauthorised Transactions conducted through the use of the e-banking Service.
- 6.3 Without prejudice to any other Term, if the Customer acts fraudulently or with gross negligence, he shall fully indemnify and keep fully harmless the Bank and its subsidiaries, affiliates, officers, employees and agents against all liabilities, claims, demand, losses, damages, costs, charges and expenses of any kind (including without limitation, legal fees on a full indemnity basis) which may be incurred and all actions or proceedings which may be brought by or against the Bank in connection with the provision of the e-banking Service and/or the Website and/or access to the Content, and/or the exercise or preservation of the Bank's powers and rights under the Terms.

7. Fees

The Bank shall determine and give reasonable notice to the Customer of the rate of any fee from time to time before they become effective which shall be binding on the Customer if the Customer continues to maintain or use the e-banking Service on or after the effective date. The Bank reserves the right to charge fees and to revise such fees in relation to the use and/or termination of the e-banking Service.

8. Customer's Acknowledgement of Supply and Disclosure of Information

The Customer acknowledges and agrees that his/her use of any of the facilities and e-banking Service and all account(s) opened by him/her will be governed by the "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and Consumer Credit Data" and "Privacy Policy Statement" available on the Bank's Website. The Customer understands that the "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and Consumer Credit Data" and "Privacy Policy Statement" contains the Bank's policies and practices from time to

time in force relating to personal data, including without limitation, its collection, use, possession, dispatch, transmission, access and correct and other matters incidental thereto and authorize the Bank to do so. The Bank undertakes that any such processing, sharing, storage or transmission of information will be done on a confidential basis and the Bank will endeavor to maintain the strict confidentiality of such information within the group companies of the Bank unless (a) otherwise required or permitted by any Applicable Law, regulation or request of any public or regulatory authority, or (b) disclosure is required for the purposes of preventing fraud; or (c) the Bank deems disclosure necessary to provide the e-banking Service.

9. Miscellaneous

9.1 A waiver by the Bank of any provision of these Terms and Conditions will not be effective unless given in writing and only to the extent that it is expressly stated to be given.

9.2 No forbearance, neglect or waiver by the Bank in the enforcement of any of these Terms and Conditions shall prejudice its rights thereafter to strictly enforce the same. A single exercise or partial exercise of any power or right by the Bank does not preclude further exercise of that power or right or the exercise of any other power or right.

10. Termination

10.1 The Bank shall be entitled to terminate the e-banking Service in accordance with Clause 10.1 in Section II (General Terms).

10.2 The Customer shall be entitled to terminate the e-banking Service at any time without reason by giving the Bank at least 3 Business Days' written notice.