

FX+ Notice

By using FX+, you acknowledge, accept and agree that:

1. foreign exchange transactions involve a degree of risk;
2. foreign exchange transactions are subject to rate fluctuations which may work for you as well as against you. Any conversion of foreign currency may result in gain or loss;
3. all foreign exchange transactions are made solely on your judgment and at your discretion and risk;
4. the FX+ Rate in FX+ is a preferential exchange rate based on the prevailing interbank market rate and the Bank's spread as determined by the Bank in its sole discretion. The FX+ Rate is only applicable to conversion of currency via FX+ and is not available if you convert, pay or transfer funds outside of FX+;
5. the FX+ Rate is indicative and will only be executed as the actual exchange rate when you confirm to accept the rate before the rate lapses;
6. your FX Order will not be executed if your debiting account does not have sufficient funds or if the Bank's FX+ currency limit has been reached.
7. exchange controls may apply from time to time to certain foreign currencies;
8. market conditions may make it impossible to execute your FX Order at the rate set by you;
9. the Bank shall not be liable for any loss, claim or damages howsoever arising in connection with your use of FX+. In the event any error occurs in the Bank's systems or in any information provided hereunder due to market disruption, anomaly or any event outside of the Bank's control, the Bank reserves the right to rectify such error or take any action as appropriate on a case-by-case basis;
10. nothing in the Bank's materials, brochures or platforms shall be construed as investment advice or an offer or solicitation to enter into any foreign exchange transaction;
11. you should engage an independent adviser as you consider appropriate if you have any questions on the implications of any foreign exchange transaction; and

12. you shall **not** carry out the following restricted activities and that the Bank is entitled at its sole discretion to freeze, close, suspend or terminate your FX+ accounts if you have carried out or attempted to carry out any of the following restricted activities:

- (i) use FX+ for any purpose other than personal use, including for business purposes (if you require our products or service for business purposes, please open a corporate banking account); or
- (ii) use FX+ to trade currencies for speculative purposes or for forex arbitrage or any other activity that the Bank determines in its sole discretion to be primarily for the purpose of foreign currency trading or otherwise be making gains based on currency conversion rates.

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