



Important Notes - eBanking

IMPORTANT: Please read the following information before accessing to OCBC Stock eIPO Subscription Service ("eIPO Service").

Your liability for unauthorized transactions

a. If you have acted fraudulently or with gross negligence, you will be responsible for all transactions effected at any time. Such liability may arise if you fail to take all reasonable steps to safeguard the secrecy of the eBanking Identification Number and PIN and protect the same against theft or loss.

b. You shall notify OCBC Bank [Macau] Limited ["Bank"] as soon as reasonably practicable and change the PIN after you find or believe that the eBanking Identification Number or PIN has been compromised, lost or stolen, or that unauthorized transactions have been conducted over your account(s) and shall confirm the same in writing. You may be held liable for all losses if you fail to make such notification. Until the Bank has received such notification, you shall have no claim against the Bank and shall be liable to and indemnify the Bank for all losses and damages reasonably incurred by it in respect of any use of eIPO Service whether authorized by you or not. However, if no effective and convenient facilities are provided by the Bank during particular periods, the Bank may be liable for any losses due to non-notification, provided you shall notify the Bank within a reasonable time after the facilities have become available again.

Fees and charges applicable to eIPO Service

Please refer to the Schedule of applicable [fees and charges](#).

The Bank may, from time to time, with prior notice to you, revise any or more or all of the fees and charges contained in the above Schedule and you shall have to pay the revised fees and charges after the effective date for imposing the same. Further, the fees and charges contained in the above Schedule are in addition to any fees, charges, expenses and payments payable by you in connection with the provision of other services to you.

[OCBC Bank \[Macau\] Limited - Notice to Customers relating to Personal Data Protection Law](#)

Your obligations in relation to security for eIPO Service

WARNING: PIN and eBanking Identification Number are confidential and you have the obligation to take reasonable steps to keep them secure and safe. You shall be held liable for all losses if you have acted fraudulently or with gross negligence such as failing to properly safeguard the PIN or eBanking Identification Number. You are solely responsible to keep secure and to take all necessary precautions to maintain adequate security of the same.

Means for reporting security incidents or complaints

You should contact our customer service centre by the hotline stated at [our website](#) for reporting security incidents or complaints

You should confirm in writing any report provided to the Bank otherwise than in a written form. Such written confirmation shall be sent to [the Bank](#).



General

"eBanking Services", "eBanking Identification Number" and "PIN" herein mentioned have the same meanings given to them in the Terms & Conditions for OCBC Deposit Services.

If anything herein contained is inconsistent with or in conflict with the Terms and Conditions for OCBC Stock eIPO Subscription Service ["eIPO Terms"], eIPO Terms shall prevail.