

The customer shall subscribe to any of the e-banking products and services by applying through a prescribed format of application to be made available by uniBank. The application shall be accepted after authentication of the customer through any mode of verification as may be stipulated by uniBank from time to time.

DISCLAIMER NO WARRANTY

All the e-banking products and services (ATMs, Alerts, Mobile and Internet Banking) are provided “as is” and “as available”, without any warranty of any kind, either express, implied or statutory. uniBank specially disclaims any warranty of merchantability or fitness for any particular purpose, warranty of title, non-infringement of intellectual property rights or third party rights and that any information transmitted through your Network Service Provider for Mobile or Internet Banking is secured.

Customers should evaluate and ensure that the quality of the products and/or services accessed through Mobile/Internet Banking meets with your expectation. uniBank shall not be responsible for any mechanical or electronic defect, data failure or corruption, computer viruses and bugs or related problems that may be attributable to your telecommunication equipment and/or the services provided by any relevant Network Services Provider.

To the fullest extent permitted by law, uniBank does not warrant that Mobile or Internet Banking will be provided uninterrupted or free from errors or that any identified defect will be corrected and that any information provided by the service is adequate, accurate, complete, current or reliable.

DISCLOSURE OF INFORMATION

Customer hereby authorize the disclosure of any information regarding their account(s) to any third party in order for uniBank to execute your instructions. Customer hereby authorize the disclosure of information regarding yourself or account(s) to any entity within uniBank to enable the cross selling or servicing of uniBank products and services.

Customer hereby agree and understand that uniBank or any third party to whom uniBank has transmitted information about customer account(s) may disclose this information if required or authorized by any law, regulation, court order or other legal process to do so.

Customer hereby also authorizes uniBank to transmit messages, information, data, SMS and Content to mobile phones or any such devices as may be approved from time to time.

FEES AND CHARGES

Customer hereby acknowledge that uniBank shall be entitled to levy or impose services or transaction fees and/or to vary such fees from time to time upon prior written notice of such variation in respect of services rendered to you. Your continuous use of our e-banking products and services to which such charges and fees relate to shall be deemed to be acceptance of the same.

Customer hereby also authorizes uniBank to debit his/her account with such fees, commissions and charges. Notwithstanding the service charges or transaction fees imposed by uniBank, customer is liable are further liable for any charges levied by any Network Service Providers and/or any other third party as a result of the use of Mobile or Internet Banking services.

TERMINATION OR SUSPENSION OF SERVICE

Notwithstanding anything herein to the contrary, uniBank may at anytime, in its absolute discretion suspend or terminate your right of access to any of the services without notice for any reason whatsoever and without any obligation to give any reasons. uniBank will automatically terminate customer’s right of access to e-banking products and services once customer cease to maintain any account with uniBank which can be accessed via the ATMs, Mobile and Internet Banking or should your access to such account be restricted by uniBank or any other party for any reason.

Customer can terminate any of the services by giving prior written notice to uniBank. The e-banking service would be terminated within 7 working days from the date of receipt of such notice of termination and customer agrees that uniBank shall not be obliged to effect any instruction received on any day falling after the receipt of notice of termination. uniBank reserves the right to terminate any services for any reasons provided the bank gives the customer 14 working days prior written notice.

LIABILITIES

Customers shall be responsible for and liable for any loss or damage suffered by uniBank as a result of any breach of any of the terms and conditions.

INDEMNITY

Customers hereby agree to indemnify and keep fully indemnified uniBank, its employees agents, co-branders against any action, claim, demand, expenses (including legal fees on full indemnity basis) suffered or incurred arising from customer’s access.

Authorised Signature 1

Authorised Signature 2