



## **BANK OF INDIA – SINGAPORE**

### **Disclaimer**

#### **General Terms and Conditions**

This Website is owned by Bank of India, Singapore (“BOIS”). This Website is operated on behalf of BOIS.

In these Terms and Conditions, the term “BOIS” refers to Bank of India, Singapore. All the products and services of BOIS mentioned in this Website are subject to such further terms and conditions of the applicable agreements governing their uses.

These Terms and Conditions consist of terms and conditions for use of this Website and are to be read together with the applicable terms and conditions governing any transactions products and / or services of BOIS. In the event of any conflict between these Terms and Conditions and the terms and conditions governing the relevant transactions products and / or services the latter will prevail.

The information, material, functions and content provided in these web pages are at the sole discretion of BOIS, subject to change at any time with or without notice to you. If you use this Website and / or the services provided subsequent to any such change, you will be deemed to have accepted these changes.

#### **Copyright & Trademarks**

BOIS owns or is licensed the copyright in the contents, text, graphics, the selection and arrangement thereof and all software in or appearing on this Website, web pages and /or screens . Unless explicitly stated , the copyright and all other intellectual property of all contents in this Website (including, but not limited to, all design, text, sound recordings, images or links) are the property of BOIS and may not be copied, reproduced, sold, transmitted, published, reposted, performed, broadcast, stored, adapted, distributed, displayed, licensed, modified, altered, hyperlinked by whatever means or otherwise used in whole or in part in any manner and for any purpose without the prior written consent of the BOIS.

All Trademarks, service marks and logos used in this Website are owned by BOIS and/or third party proprietors . Your access to this Website and/or use of BOIS online services should not in any way be construed as granting, whether by implication, estoppel or otherwise, any license or right to use any Trademarks, service marks or logos appearing on this Website without the prior written consent of BOIS or the relevant third party proprietor. No such Trademark, service mark or logo may be used as a hyperlink or to mark any hyperlink to any website without BOIS’s prior written consent.



## General Disclaimer

This Website contains materials and information about BOIS's products and services. All the materials and information in this Website including (but not limited to) products, information, data, text, graphics, audio, video, links or other items are provided by BOIS based on current reasonably available information. Changes in circumstances after publication may affect the completeness or accuracy of this materials and information. To the greatest extent permitted by law, we disclaim all liability for any error or omission contained in or any failure to update or correct this materials and information.

The materials and information are provided for general information only and you are strongly encouraged to seek professional advice at all times and obtain independent assessment thereof to verify the accuracy, completeness and reliability of the materials and information before making any specific investment, business, financial, or commercial decision based on such materials and information.

BOIS does not make any warranties or representations of any kind, whether implied, express or statutory as to the truth, accuracy, adequacy or completeness of the material and information appearing on this Website or to the title, merchantability or fitness for any particular purpose of any product or services

Nothing contained in this website is to be interpreted as a recommendation to use any service, product, process or information on this website in a manner which infringes the intellectual property rights of any person, company or entity. BOIS makes no representation or warranty that the use of the material or information in this website will not infringe such intellectual property rights.

BOIS makes no representation that the services or products displayed in this website are currently available or that the specifications are current and complete. The materials and information on this website does not constitute an offer or undertaking by BOIS.

When you access this Website, it is specifically understood that you do so at your own risk and that you are aware that the BOIS disclaims (i) any liability for errors in or omissions from the materials and information, whether based on contract, tort, strict liability or otherwise for any kind of damages, losses, expense or costs whatsoever and howsoever caused including without limitation to direct, indirect, consequential, incidental or any special damages arising or connected to such use or reliance on any materials, information or BOIS online services regardless of the cause of action even if the same is foreseeable or BOIS had been advised as to the possibility of such damages; (ii) any liability associated with any virus, which may affect a user's computer equipment; and (iii) any failure of performance, system, server or connection failure, error, omission, interruption, breach of security, computer virus, malicious code, corruption, delay in operation or transmission, transmission error or unavailability of access in connection with your access to this Website and/or using the online services even if the BOIS had been advised as to the possibility of the same.

## Hyperlinks

BOIS may include hyperlinks to third party websites on the internet which are not controlled or



offered by BOIS. By including such hyperlinks, BOIS shall not be deemed to have in any way endorsed or verified such linked websites or their contents. As such, BOIS shall not have any liability whatsoever for the contents or the consequences of accessing such websites or any link to such websites. You agree that your access to and/or use of such linked websites is entirely at your own risk. Furthermore, you may not insert a link to any part or the whole of this Website on any website or “mirror” or frame any part or the whole of this Website or any information or materials contained herein on any server, website or webpage without prior written permission from BOIS.

### **Termination**

BOIS reserves the absolute right to terminate and / or suspend your access to this Website and / or use of this Website at any time, for any reason. In particular, and without limitation to the foregoing, BOIS may terminate and / or suspend your access should you breach any of these Terms and Conditions, or the rights of BOIS, of any other user or of any third party.

### **Indemnity**

You hereby agree to indemnify and keep BOIS harmless against all claims, damages, losses, expenses and costs (including legal costs on a full indemnity basis) whatsoever suffered or incurred by BOIS in connection with or arising from (1) your access to this Website and/or use of the BOIS online services, or (2) the access to this Website and/or use of the BOIS online services using your user id and/or login password whether with or without your authorisation, or (3) your breach of any of these Terms and Conditions, or (4) any other party's breach of any of these Terms and Conditions where such party was able to access this Website and/or use the BOIS online services by using your user id and/or login password.

### **Miscellaneous**

The materials and information accessed through this Website shall not in any way, be considered or construed as an offer or solicitation to sell, buy, give, take, issue, allot or transfer, or as the giving of any form of advice in respect of shares, stocks, bonds, notes, interests, unit trusts, mutual funds or other securities, investments, loans, advances, credits or deposits in any jurisdiction. Any rights not expressly granted herein are reserved. You are also strongly advised to take all the measures necessary to protect the confidentiality of your data and/or software from possible viruses circulating on the internet.

### **Laws and jurisdiction**

These Terms and Conditions are governed by and construed in accordance with the laws of the Republic of Singapore. You irrevocably and unconditionally submit to the non-exclusive jurisdiction of the courts of the Republic of Singapore.

\*\*\*\*\*