

**Important Notice: You are advised to read and understand the following terms and conditions (“Terms”) before applying for this banking products/services and if you do not understand any of the Terms, you may seek the Bank’s clarification on such Terms.**

## **SCHEDULE**

### **GATEWAY@CIMB**

#### **1.0 DEFINITIONS**

Account	means the current account maintained by the Applicant with the Bank for the purpose of subscription for Gateway@CIMB Service.
Authorised User(s)	means a person authorised by the Applicant to use and access Gateway@CIMB.
Gateway@CIMB	means the online internet banking or web portal services as may be provided by Bank from time to time which may be used and accessed by the Applicant and any other electronic means approved by the Bank.
Org ID(s)	means the unique identification code(s) assigned by Bank for the Applicant for the purposes of utilising and accessing Gateway@CIMB.
Password(s)	means the unique personal identification number(s), code(s), word(s), depiction(s) or other identification (electronic or otherwise) assigned to the Applicant and includes any secret number as may from time to time be chosen by the Applicant as a replacement for the purposes of utilising and accessing Gateway@CIMB.
User ID(s)	means the unique identification code(s) assigned by Bank for the use and access to Gateway@CIMB.
Validation Code(s)	means the unique personal identification number(s), code(s), word(s), depiction(s) or other identification (electronic or otherwise) assigned to the Applicant and includes any secret number as may from time to time be chosen by the Applicant as a replacement for the purposes of utilising and accessing Gateway@CIMB, verifying and authenticating the identity of the Authorised User.

#### **2.0 USE AND ACCESS**

- 2.1 The Applicant shall solely be responsible to ensure that only Authorised Users use and access Gateway@CIMB and comply with the terms of use and access.

#### **3.0 CANCELLATION OR CHANGE OF INSTRUCTIONS**

- 3.1 The Bank may but shall not be obliged to stop, cancel or change any transactions including payment transactions under any Instructions after Bank has received such Instructions. In the event the Applicant requests the Bank to do so, the Bank may use reasonable efforts to act on such request but the Bank shall have no liability whatsoever if it is not effected in time or could not be made. In the event that Bank attempts to stop, cancel or change any Instructions, the Applicant shall be liable to pay all costs and expenses which may be incurred by Bank. For the avoidance of doubt, the Bank shall not be taken to have received or to have notice of any request until Bank actually receives such request in writing.

#### **4.0 SOFTWARE AND HARDWARE UPGRADE**

4.1 The Bank hereby reserves the right to change the type or versions or specifications of any device, hardware or security codes, equipment for the use and access of Gateway@CIMB.

#### **5.0 CONFIDENTIALITY OF ORG ID(S), USER ID(S), PASSWORD(S) AND VALIDATION CODE(S)**

5.1 The Bank hereby reserves the right to issue any combination of letters and/or numerals for the Org ID(s), User ID(s), Password(s) and such other codes as the Bank thinks fit. The Org ID(s) and User ID(s) once issued shall not be subject to any change.

5.2 The Applicant shall solely be responsible for safeguarding and keeping the confidentiality of all Org ID(s), User ID(s), Password(s), Validation Code(s) and such other codes which have been issued to the Applicant and the Applicant shall be solely responsible for all Instructions effected (whether authorised or otherwise) through the use of such Org ID(s), User ID(s), Password(s), Validation Code(s) and such other codes.

5.3 The Applicant shall inform the Bank immediately if there is any suspicion that any unauthorised person(s) has knowledge of the Org ID(s), User ID(s), Password(s), Validation Code(s) and/or such other codes.

5.4 The Bank shall be entitled at its discretion, to de-activate or revoke the use of such Org ID(s), User ID(s), Password(s), Validation Code(s) and such other codes at any time without assigning any reason and/or without prior notice to you. The Bank shall also be entitled to de-activate or revoke the Applicant's use and access of Gateway@CIMB if Gateway@CIMB cannot be lawfully accessed after a number of attempts have been made using such Org ID(s), User ID(s), Password(s), Validation Code(s) and such other codes.

5.5 The Applicant will continue to be liable for any and all unauthorised Instructions and shall not dispute them until the Bank has taken the necessary steps, in accordance with its prevailing practice to prevent any Instructions from being effected through the use of such Org ID(s), User ID(s), Password(s), Validation Code(s) and such other codes.

5.6 The Bank may send the Org ID(s), User ID(s), Password(s) and such other codes via ordinary post or such other means as the Bank may, in its discretion deem fit. For the avoidance of doubt the Bank shall not be liable in the event that the Org ID(s), User ID(s), Password(s) and such other codes fail to reach the Applicant or the Authorised Users after despatch or if the same are disclosed to any unauthorised person(s) whilst in transit.