

DISCLAIMER

1. The Baiduri Bank Berhad (the "**Bank**" or "**We**")'s internet product and services via the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking Application ("**b.Digital Mobile Banking App**"), the iTouch service and related services and functionalities, and all the information and content on those services are provided on an "as is and "as available" basis without any warranties whether express or implied.
2. To the fullest extent permitted by applicable law, the Bank disclaims all representations and warranties relating to the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App and its contents, and/or the iTouch service, including in relation to any inaccuracies or omissions, warranties of merchantability, quality, fitness for a particular purpose, accuracy, availability, non-infringement or implied warranties from course of dealing or usage of trade.
3. The Bank does not warrant that the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App and/or iTouch service will always be accessible, uninterrupted, timely, secure, error free or free from computer virus or other invasive or damaging code or that the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App and/or iTouch service will not be affected by any acts of God or other force majeure events, including inability to obtain or shortage of necessary materials, equipment facilities, power or telecommunications, lack of telecommunications equipment or facilities and failure of information technology or telecommunications equipment or facilities.
4. While the Bank may use reasonable efforts to include accurate and up-to-date information and content on the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App and/or iTouch service, we make no warranties or representations as to its accuracy, timeliness or completeness. Where applicable, geographic, political, economic, statistical, financial and exchange rate data are presented in certain cases in approximate or summary or simplified form and may change over time. Reliance has been placed by the Bank on such data obtained externally statistical data which, though believed to be correct, may not in fact be accurate. We shall not be liable for any direct, indirect, incidental, collateral, special, consequential or punitive loss or damages, howsoever caused, resulting from or in connection with your use or any action taken, or not taken, by you or otherwise, in reliance on content or information contained in the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App and/or iTouch service.

5. The content and information contained in the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App and/or iTouch service are provided for general information only and should not be used as a basis for making any decisions. Any advice or information received via the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App and/or iTouch service should not be relied upon for decision making without consulting the primary or more accurate or up-to-date sources of information or specific professional advice. You are highly recommended to obtain such relevant professional advice where appropriate before making any decisions based on the information contained in the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App and/or iTouch service.
6. Any hypertext link from the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App and/or iTouch service exists for information purposes and is available for your convenience only. We shall not be liable for any direct, indirect, incidental, collateral, special, consequential or punitive loss or damages for the accuracy or otherwise of materials or information contained on the pages of such sites or loss arising directly or indirectly from defects with such sites linked. The inclusion of hyperlinks does not imply in any way whatsoever any endorsement of the materials on such sites linked.
7. The Bank shall not be liable for any acts or omissions of any third parties howsoever caused, and for any direct, indirect, incidental, collateral, special, consequential or punitive loss or damages, howsoever caused, resulting from or in connection with the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App and/or iTouch service, your access to, use of or inability to use the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App and/or iTouch service, reliance on or downloading from the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App and/or iTouch service, or any delays, inaccuracies in the information or in its transmission including but not limited to damages for loss of business or profits, use, data or other intangible, even if we have been advised of the possibility of such damages.
8. The Bank shall not be liable in contract, tort (including negligence or breach of statutory duty) or otherwise howsoever and whatever the cause thereof, for any direct, indirect, incidental, collateral, special, consequential or punitive loss or damages suffered or incurred by you in connection with the use of the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App and/or iTouch service in accordance with and subject to the Terms and Conditions of use of the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App and iTouch Service, respectively. The Bank disclaims any direct or

indirect or consequential loss or damage including , without limitation, loss of revenue, profits, anticipated savings or business, loss of data or goodwill, loss of use or value of any equipment including software, claims of third parties, and all associated and incidental costs and expenses.

9. Then Bank shall not be liable to you for any direct, indirect, incidental, collateral, special, consequential or punitive loss or damages arising from our refusal to act upon or effect any instructions given by you, due to any law, regulation, directive, notice or order of court.

10. The Bank shall not be liable to you for any direct, indirect, incidental, collateral, special, consequential or punitive loss or damages arising from any fraudulent or unauthorised access or use of your accounts due to your negligence or failure to secure your logon credentials, iTouch verification, password or token.

11. Notwithstanding our efforts to ensure that the Bank's system is secure, you acknowledge that all electronic data transfers are potentially susceptible to interception by others. The Bank cannot, and do not, warrant that data transfers pursuant to the b.Digital Personal Banking, b.Digital Business Banking, b.Digital Mobile Banking App, iTouch service or electronic mail transmitted to and from us, will not be monitored or read by others.

12. Please note that any software downloaded from the b.Digital Mobile Banking App is at your own risk and the Bank neither assume nor accept liability for any direct, indirect, incidental, special and consequential loss or damages, howsoever caused, as a result of any computer viruses, Trojan horses, worms, software bombs or similar items or processes arising from your use of the b.Digital Mobile Banking App , where such events result from circumstances beyond our reasonable control.