

SBI ONLINE ELECTRONIC STATEMENT(S) FACILITY TERMS AND CONDITIONS

The Online Electronic Statement(s) Facility shall enable customers who had signed up for the Bank's Internet Banking service to view their State Bank of India, Singapore (the "Bank") statements online within the Internet Banking portal. Please note that these terms and conditions should be read together with the other terms and conditions of the Bank applicable to the bank account(s).

- By using the Bank's Online Electronic Statement(s) Facility ("ESF"), the Customer accepts and agrees to be bound by all the terms and conditions governing the ESF, including but without limitation to ALL the following paragraphs.
- The Customer's monthly statement will be available on the ESF on the same date as that of the paper statements.
- The Bank reserves the right to impose reasonable fee(s) for the use of the ESF .
- The Bank may at its sole discretion add to, modify, or restrict, services provided by the ESF and the Customer understands that by using the ESF after any modification or change has been effected, the Customer is deemed to have agreed to such modification or change. The Bank also has full discretion to suspend or discontinue the ESF service, but should it do so, it shall provide further statements in paper form [For periodic payments: and refund to the Customer any fees paid on a pro-rated basis.]/[For one off fees: The Bank shall refund to the Customer any fees paid for the ESF service if it terminates the service within one (1) month from payment.]
- The Customer needs to register online for the ESF within the Internet Banking portal and shall provide his/her email address (es) to the bank. However the Bank has the absolute discretion, without giving any reason or notice, to reject any request for registration with the ESF.
- Upon registration to the ESF, paper statements will not be sent. Instead, the Customer will receive an electronic form of the Statement via the ESF. The Bank reserves the right to impose fee (s) should the Customer choose to revert back to paper form of the monthly statement.
- For joint accounts, each joint account holder shall be able to register and receive statements through the ESF individually. In such an event, all joint account holders must effect the cancellation of their individual ESF account before it will be cancelled.
- Cancellation of use of the ESF may be effected by either party. The Bank reserves the right to reject or cancel the Customer's account with the ESF. The deliverance of the Customer's statements will then revert back to paper form. Unless the cancellation is due to the Customer's violation of any of these terms and conditions or law, the Bank will refund any fees paid on a pro-rated basis.
- The Bank does not warrant that the Customer is to have continuous and/ or uninterrupted access to the ESF and shall not be liable for any damages, losses, expenses whatsoever if the Customer is unable to gain access to the ESF temporarily. The Customer understands that while the ESF is available once effected, 24 hours a day, some or all of the services thereon may not be available at certain times due to maintenance and/or computer, telecommunication, electrical or network failure or other causes whether these are attributable to or beyond the control of the Bank.
- The Bank shall use reasonable efforts to ensure that the ESF is secure and cannot be accessed by unauthorized third parties. However, the Bank does not warrant the timeliness, security, secrecy or confidentiality of any information transmitted through any applicable internet service provider, network system or such other equivalent system in any jurisdiction via the ESF and will not be held responsible for any losses suffered by the Customer as a result thereof unless the same is caused by the negligence of the Bank's employees and/or agents and not as a

result of the Customer's acts or omissions (directly or indirectly); this includes, but is not limited to, the transmission of any viruses, Trojan horses, programmes or malware that may affect the computer being used by the Customer to access the ESF.

- The Customer shall be responsible for checking his/her statements. In the event of any error appearing in the Statement(s), the Customer must notify The Bank immediately of said error, giving full details. Upon receipt of the notice, the Bank shall investigate into the matter and if it establishes that a mistake did occur, it will be corrected and the Customer will be reimbursed (if necessary). Save for any manifest error, if no error is reported to the Bank within thirty (30) days from the statement date, such Statement shall be deemed to be true and correct.

- The Customer shall indemnify the Bank for any losses that may arise from the Customer's negligence or breach or non-observance of these terms and conditions that enables another person, entity or computer program to access the customer's ESF account.

- The Bank reserves the right in its discretion to change without prior warning or notice any information or material contained on the website and ESF, and the terms and conditions under which the ESF service is used. The Bank will give at least 14 days notice to the Customer if there were any significant changes to the service and/or terms and conditions or if such changes affect the Customer in a manifestly disadvantageous manner. However, the Bank need not give prior notice for any changes done to improve the security or position of the Customer or service.

I hereby confirm that I have understood and agreed to the Terms and Conditions of SBI online electronic statement facility. I further agree to be bound by any changes to the Terms and Conditions as may be made by SBIS from time to time.