

Terms of Use & Disclaimer

Hong Leong Finance Limited ("**Hong Leong Finance**") provides the web site www.hlf.com.sg ("**Site**"). Please read these Terms of Use & Disclaimer ("**Terms**") carefully. By accessing or using the Site, you agree and accept you have read and understood these Terms. If you do not agree to the Terms please do not use or continue using the Site.

Hong Leong Finance may amend the Terms at any time. Such amendments shall be effective once they are posted on the Site. It is your responsibility to review the Terms regularly. Your continued use of the Site after any such amendments, whether or not reviewed by you, shall constitute your agreement to be bound by the amended Terms.

Certain provisions of these Terms may be superseded or added to by legal notices or other terms, if indicated on the Site. Except for this, these Terms constitute the entire agreement between you and Hong Leong Finance pertaining to their subject matter.

Use Of Information And Intellectual Property Rights

- a. Hong Leong Finance retains all rights and interests in, and copyright, intellectual property and proprietary rights to all information, text, graphic images, sounds, video, software and/or other materials (collectively, "**Materials**") contained within the Site. The Materials are not intended for further re-publication or distribution. You may not transmit, use or distribute Materials accessed and/or obtained while using this Site to others, copy, reproduce, "mirror" or include such Materials on your own server, or modify or re-use such Materials without the prior express written permission of Hong Leong Finance. You may view, copy, print or download Materials contained on this Site for your own personal use only and for this purpose we grant you a limited, revocable, and non-exclusive licence to such Materials.
- b. Intellectual property rights or other proprietary rights in certain Materials or processes used in constructing or accessing this Site may be the property of third parties. If you seek to reproduce or otherwise use any Material or process in any manner which would involve the exercise of the rights of the third party intellectual property owner, it is your responsibility to seek permission for that reproduction or other use from the relevant third party or parties.
- c. You may not download, reproduce, transfer, publish, alter or use any logos, symbols, service marks or trade marks, whether registered or unregistered, belonging to Hong Leong Finance, even if displayed on the Site, for any purpose. All other logos, service marks, trade marks, registered service marks, or registered trade marks mentioned on this Site belong to their respective owners.
- d. Hong Leong Finance retains all copyright, intellectual property rights and proprietary rights in the methodologies, methods of analysis, ideas, concepts, know-how, models, tools, techniques, skills, knowledge and experience, and any graphic or digitized representations of any of these, possessed by Hong Leong Finance, even if made accessible on this Site.
- e. You shall be liable for any damages resulting from any infringement of copyright, trade mark, intellectual property right or other proprietary right, or any other harm resulting from your wrongful use of this Site. Without prejudice to any other rights or remedies that Hong Leong Finance may have, you acknowledge that civil and/or criminal liabilities may be incurred in the event of any

infringement of any copyright, trade mark or other proprietary right in Hong Leong Finance's Materials and/or the Site, and that any such infringement by you may result in incalculable loss and/or damage to Hong Leong Finance. You agree that, in addition to any other right or remedy, Hong Leong Finance shall be entitled to apply for immediate injunctive relief to restrain any actual or apprehended infringement thereof. You undertake to indemnify Hong Leong Finance in full, against all losses, damages, costs and expenses which may be incurred by Hong Leong Finance by reason of any infringement by you.

Site Availability And Security

Hong Leong Finance will make reasonable efforts to ensure the availability and security of this Site, and the integrity of the data accessed by you through this Site. Due to the nature of the Internet, Hong Leong Finance cannot guarantee that this Site will be completely free from viruses or other malicious, destructive or corrupting code, agent, program or macros, hacking attacks, security intrusions or that access to this Site will be completely uninterrupted; or the security of transmissions over the Internet or for possibility of interception or interruption of any communications through the Internet, or for changes to or losses of data through the Internet.

You may not use spiders, robots, or other automated systems to access the Site.

Outside Links

We provide links to other web sites, including web sites which are owned and/or operated by third parties, as a service to you. We make no representation or warranty whatsoever (including relating to accuracy, adequacy or completeness) about any third party web sites and/or Materials, products and/or services that you may access through this Site. Our linking to another web site does not mean that we endorse or accept any responsibility for that web site's Materials, use, that third party's products or services or that we are affiliated in any way with that web site's owner. We do not investigate, verify, monitor or endorse any other web site. You agree that Hong Leong Finance has no liability in connection with your use of any Materials, and/or products or services, of any third party, even if this is through a linked web site. If you click on a third party link you will be leaving the Site, and will become subject to the relevant third party terms and privacy policy. You should read these terms and privacy policy.

Delays In Services

Hong Leong Finance shall not be liable for any loss or damage or liability or expense resulting, directly or indirectly, from delays or interruptions due to but not limited to electronic or mechanical equipment failures, data processing failures, telephone interconnect problems, utility failures or problems, defects, weather, strikes, walkouts, fire, acts of God, riots, armed conflicts, acts of war, or to other like causes beyond the reasonable control of Hong Leong Finance. Hong Leong Finance shall have no responsibility to provide the Site or any part thereof, where Hong Leong Finance is affected by any of the foregoing.

Disclaimer

While Hong Leong Finance has taken reasonable steps to ensure the accuracy, correctness and completeness of all information contained on this Site:

- a. this Site and Materials contained on this Site may still include inadvertent and occasional errors or be outdated, and Hong Leong Finance does not assume any responsibility for the accuracy, completeness or authenticity of the Site or the Materials;
- b. in respect of Materials or certain links to Materials located on servers maintained by third parties over whom Hong Leong Finance has no control or which have not been prepared by Hong Leong Finance ("Non Hong Leong Finance Materials"), Hong Leong Finance does not warrant the accuracy, adequacy or completeness of the Non Hong Leong Finance Materials on this Site. Any opinions, advice, statements, services, offers or other information or content expressed or made available by third parties, including information providers, are those of the respective author(s) or distributor(s) and not of Hong Leong Finance.
- c. the Site and Materials contained on the Site are provided on an "as is" and "as available" basis without warranty of any kind, whether express, implied or statutory.
- d. Materials contained on this Site are subject to change (including modification, suspension, discontinuance and/or removal) at any time without notice. In accessing this Site, you accept that information or mail sent over the Internet may not be free from interference by third parties.
- e. Hong Leong Finance will not be liable for any inaccuracies or omissions contained on this Site and does not warrant that any identified inaccuracies or omissions will be corrected.

The Internet is a global network of computers that you use at your own risk, and neither Hong Leong Finance nor its affiliates control or censor the Internet. Hong Leong Finance does not warrant that the functions contained on this Site will be uninterrupted or error-free, that defects will be corrected or that this Site or the server that makes it available are free of viruses, other malicious, destructive or corrupting code, agent, program or macros or other harmful components. Hong Leong Finance assumes no responsibility for the security and/or effectiveness of any encrypted data, nor will Hong Leong Finance guarantee that an encryption algorithm will be indecipherable. Hong Leong Finance makes no claims or warranties regarding the viability, integrity or invincibility of the encryption used, nor will Hong Leong Finance accept responsibility for the success or failure of the secure server to properly encrypt data.

Hong Leong Finance does not assume any responsibility for any loss or damage, whether direct or indirect which may arise from the use of the Materials on this Site or the privacy and confidentiality of your information sent over the Internet.

Without prejudice to any of the foregoing, in no event shall Hong Leong Finance be liable for any direct, indirect, special, punitive, exemplary, consequential or other damages whatsoever, including but not limited to property damage, loss of use, loss of business, economic loss, loss of data or loss of profits, without regard to the form of action (including contract, negligence, or tort) arising out of or in connection with your use or access of the Site or the Materials, even if Hong Leong Finance has been advised of the possibility of any such losses, damages, costs or expenses.

Other general terms

You agree to indemnify, defend and hold Hong Leong Finance and its business partners, staff and related corporations harmless from any losses, damages, costs and expenses (including legal fees on a solicitor-client basis), in connection with your misuse of the Site and/or your violation of the Terms.

These Terms may not be assigned by you. Hong Leong Finance may assign its rights and obligations set forth in these Terms at any time and without notice to you. Should any part or provision of these Terms be held unlawful, void, invalid or unenforceable, that portion shall be deemed severable from these Terms and shall not affect the validity and enforceability of any remaining provisions.

A failure by Hong Leong Finance to enforce any provision of these Terms shall not be deemed a waiver of such provisions nor of its right to enforce such provision.

Governing law & Jurisdiction

These Terms are governed by the laws of the Republic of Singapore. You agree that any action arising out of or directly or indirectly relating to these Terms or this Site shall be subject to the exclusive jurisdiction of the Singapore courts.