



EFG Bank AG, Hong Kong Branch
Incorporated in Switzerland with limited liability

EBANKING TERMS & CONDITIONS

IMPORTANT NOTE: By accessing the EFG eBanking site and/or any of its pages, you will be deemed to have agreed to these terms and conditions. You should therefore read the following carefully before doing so.

Unless otherwise expressly stipulated, words in the singular herein shall have the same meaning as the plural, and vice versa.

The e-banking facility called "EFG eBanking" is made available to clients of EFG Bank AG worldwide, and in the case of clients (each a "Client") of EFG Bank AG, Hong Kong Branch ("EFG" while "we", "us" and "our" shall have the same meaning), subject to the following eBanking Terms and Conditions ("eBanking T&C") which are supplemental to the General Conditions of EFG, ("General Conditions"). In relation to the EFG eBanking relationship with Client (but not otherwise) the General Conditions shall continue to apply as varied and amended by the terms of these eBanking T&C and in the event of any conflict or inconsistency between them the provisions of these eBanking T&C shall prevail. Words and expressions defined in the General Conditions have the same meaning in these eBanking T&C unless separately defined below:

1. EFG eBanking Services

- 1.1 The EFG eBanking Services (the "Service"), will comprise such electronic functions and services as EFG may make available from time to time but shall initially comprise online transfer services to facilitate fund transfer instructions (including inter-account transfer and outgoing/third party wire transfer services), the e-Payment services (the "e-Payment Service"), the internet securities trading services (the "Internet Securities Trading Services"), and secure messaging services. In order to use the Service Client must have registered to use the Service and been accepted by us.
- 1.2 EFG shall have the discretion from time to time to determine the scope of the Service and the applicable underlying functions and services made available to Client, in respect of the Services, including any new Service which EFG may introduce from time to time as notified to the Client. If the Client uses any such new Service, the Client shall be taken to have agreed to be bound by any additional terms and conditions governing the use of and access to such new Service as made available by EFG to the Client from time to time (including on any website through which such new Service is accessed by the Client). We may also determine applicable cut-off times in respect of any individual function and change such cut-off times in our discretion and without prior notice if we consider it necessary or appropriate to do so. Cut-off times may be published from time to time on EFG's website, without being individually advised to Client, and Client agrees to verify the prevailing cut-off times before sending any Instructions via the Service.
- 1.3 All persons identified as users according to the "login procedure" are authorised to have access to the Service. The elements necessary for successful login are:
 - The Username
 - The Password
 - The one-time passcode generated by security token ("OTP").

- 1.4 By signing the enrolment form, Client confirms that he/she is fully aware of both the risks and responsibilities involved in the login procedure (for example: fraudulent use or user blockage following errors), and that he/she assumes these risks and responsibilities. At the same time, Client confirms that he/she is familiar with, and fully aware of the risks involved with, the use of public networks such as the Internet.
 - 1.5 Whoever has been duly identified according to the login procedure described in point 1.3 shall be an "authorised user" for the purposes of these eBanking T&C and EFG shall be under no duty to further verify the identity or authorisation of any such person. Within the limits of the conditions stipulated in the enrolment form and/or in the Third Party Access form, and without any additional monitoring procedure by EFG, each Client and/or the third party authorised user may have access to the Service.
 - 1.6 An initial password shall be generated and assigned exclusively to each authorised user. The password must be modified by the authorised user when using the Service for the first time or upon a request for password reset (See "Security and Liability" below).
 - 1.7 EFG reserves the right to deny, at its discretion, use of the Service, or to request that the authorised user provides additional identification to the satisfaction of EFG. EFG is under no obligation to justify any such action, nor shall the acceptance of an authorised user in good faith without further identification give rise to any liability on the part of EFG.
- ### 2. Client Instructions
- 2.1 In consideration of the Client's use of the secure messaging function to convey the Instructions to EFG, the Client acknowledges and agrees that this function is not intended and hence not suitable for any Instructions that have to be executed promptly or are time sensitive in nature. EFG does not purport and is not obliged to carry out these Instructions immediately and is not responsible for any delay or failure to act on these Instructions and accordingly, bears no liability for any losses arising thereof.
 - 2.2 Unless otherwise required by EFG, all Instructions via the Service may be made through the website of EFG over the Internet. Client acknowledges that the Internet may be an unreliable means of communication and that there may be a delay or failure in transmission or receipt of Instructions, information or communications via the Service, and EFG shall have no liability for any consequences of Instructions not being received promptly or at all.
 - 2.3 EFG shall endeavor to process all Instructions promptly upon receipt, but Client acknowledges and agrees that any Instruction or other communication received by EFG via the Service after the relevant cut-off time shall be deemed to be received on the next business day. EFG may also require further confirmation of Instructions at its discretion before processing them. In any event no Instructions via the Service (including but not limited to an Instruction to transfer funds and/or to trade in securities) shall be deemed to have been executed until the relevant confirmation is issued.

- 2.4 Market prices may fluctuate rapidly and any information provided by the Service, including but not limited to rates or pricing information, if provided, may be for indication only. Unless any confirmed rate or price is offered and accepted by Client within any specified time limit EFG shall have no responsibility for any loss, or loss of opportunity, suffered by Client arising out of any Instructions given through the Service being executed at the prevailing rate or price at the time of execution.
- 2.5 Client is solely responsible for ensuring the accuracy, adequacy and completeness of all Instructions submitted through the Service and the availability of funds and securities in order to carry out any Instruction. EFG are not obliged to verify the accuracy, adequacy, validity and/or completeness of Instructions, and shall not be liable for any loss arising in any manner as a result of any Instructions either appearing to us to be validly given via the Service either being carried out in reliance on the foregoing or refused or delayed by EFG in consequence of any Instructions appearing to us be invalid, inaccurate, inadequate or incomplete in any respect, or if there are insufficient funds or securities to carry out the Instructions or they exceed any agreed credit limit.
- 2.6 Any Client Instruction validated by OTP authentication shall be treated as duly authorised by Client and may not be rescinded or withdrawn without our agreement, which may be given or withheld in our absolute discretion.
- 2.7 To comply with regulatory requirements, EFG will send a mandatory notification by email or SMS upon completion of fund transfer or securities transaction through the Service. Client is required to keep updated of the mobile number and email address in our records, and is advised not to enable SMS forwarding which may possibly cause SMS notifications to be undelivered.
- 2.8 In connection with any Instruction, Client agrees to provide such further information as may be required by EFG for the purposes of giving effect to it including, without limitation, any information required for the purpose of identifying the beneficiary of any transfer or the purpose of any transaction, and EFG shall have no liability for any failure to act on Instructions while any such request for information is outstanding and not met to our reasonable satisfaction.
- 2.9 In the event that any transfer Instruction given via the Service cannot be effected by the intended receiving bank for whatever reason Client shall be responsible for any charges imposed, or any other action taken, by the receiving bank.
- 2.10 EFG shall use commercially reasonable efforts to review and maintain up-to-date and best-fit security precautionary measures to protect Client from on-line frauds as far as may be practicable. Any Client subscribing to the Service may be required to upgrade his/her security token in order to comply with the latest security protection and/or regulatory requirements. EFG reserves the absolute right to decline or terminate access to the Service should Client not meet our security requirements.
- 2.11 EFG may set, and determine from time to time, maximum transfer and transaction limits in respect of Client's use of the Service and when making a payment and placing a securities trading Instruction Client shall be advised in the event that any such limit will be exceeded, and we may decline any payment and any securities trading Instruction which exceeds permitted limits. Before giving any transfer and securities trading Instructions Client should have regard to any applicable value dates for transfers and settlement in or out of the Account and

ensure that cleared funds and sufficient securities are or will at the time of the transfer and settlement be available.

3. Client Undertakings and Responsibilities

- 3.1 Client and persons authorised by Client are under the obligation to keep secret the means of identification associated with the logon procedure in order to prevent fraudulent, unauthorised or abusive use. In particular, the different means of identification (e.g. Password and Username) must be kept separately and should never be stored in any form which may enable an unauthorised person to access or make use of them. Client bears all responsibility for loss or damage resulting from the abusive use of the Service by persons authorised by Client or who have been able to access the Service as a result of any failure by Client or persons authorised by him/her to maintain adequate security in respect of the Password, Username and security token. (See further "Security and Liability" below).
- 3.2 Client assumes the undertakings and responsibilities to ensure that all persons authorised by him/her to have access to the Service respect the General Conditions and eBanking T&C and keep secure their respective Passwords, Usernames and security tokens.
- 3.3 Client confirms that he/she is fully aware of the inherent risks involved with online services (such as, but not limited to, confidentiality, computer viruses, and third party access). Client commits to take all necessary security measures and assumes all risks connected to non authorised or fraudulent use of the Service.
- 3.4 Should there be any doubt as to the confidentiality of the means of identification, it is the responsibility of Client and/or all authorised users to immediately inform EFG by telephone followed by a written confirmation.
- 3.5 Client or authorised user is under the obligation to inform EFG without delay of the loss, theft or disappearance for any other reason of the security token so that EFG may take adequate measures (See further "Security and Liability" below).
4. Exclusion of EFG's Responsibility
- 4.1 EFG provides access to the Service as a convenience to Client only. EFG assumes no responsibility for the accuracy and completeness of the data and information accessible to Client through the Service (account and deposit information, transactions, market rates, exchange rates, etc.) and in the event of any discrepancy, the account statements and records of EFG shall prevail. Furthermore, EFG cannot guarantee that the information available reflects the reality of the situation at the moment of consultation, in particular taking into account the time necessary for the execution of transactions.
- 4.2 Except when otherwise stipulated, the information accessible to Client through the Service does not constitute binding offers on the part of EFG, and any proposed transaction is subject to acceptance by EFG, nor construe any representation of conducting business in Hong Kong by any of its Affiliates.
- 4.3 While EFG shall take all reasonable practicable steps to protect the Service, EFG does not warrant that any information or data downloaded from the Service will be free from viruses, malware and/or other malicious or destructive items which may adversely affect the devices, equipment and software of Client and/or authorised user. It is the responsibility of each authorised user to install appropriate anti-virus software, personal firewall and keep them updated (See further "Security and Liability" below).
- 4.4 EFG shall have no responsibility for financial loss or physical damage incurred by Client as a result of technical deficiencies (transmission errors, network overload, interference,

- interruption of service, maintenance, unauthorised third party access, etc.). Furthermore, EFG assumes no responsibility for financial loss or physical damage caused to Client's or authorised user's equipment or the data stored therein. Client fully understands and accepts the risks associated with the Service and will hold harmless and indemnify EFG against all claims, losses, damages, costs and expenses (including legal costs on a full indemnity basis) which may be incurred in connection with the Service unless the same arises directly from gross negligence, willful misconduct or fraud of EFG.
- 4.5 EFG is not responsible for providing any material or equipment required for the use of the Service, nor is EFG responsible for ensuring the proper installation or functionality of any such material or equipment. EFG assumes no responsibility arising in connection with the downloading or use of software by Client or authorised user.
- 4.6 If EFG has any doubt as to the reliability of the security measures, EFG has the liberty to interrupt the Service without notice and for so long as EFG may consider necessary. EFG will not bear any responsibility for any loss or damage incurred, whether directly or indirectly including (but not limited to) loss of profit or any consequential loss that may result from such interruption.
- 4.7 The servers for EFG eBanking and relevant Client data may be maintained in or outside Hong Kong and may be hosted by EFG and/or its Affiliates, and connection to and use of the Service will require data transmission and related services provided by third parties who may not be under the control of EFG. Client is aware that the Internet is a public network and is not a completely secure means of communication. While EFG shall take all reasonably practicable steps to protect Client's information, EFG shall assume no liability for any consequent disclosure of Client's information unless the same arises directly from gross negligence, willful misconduct or fraud of EFG.
- 4.8 EFG does not warrant that the Service may lawfully be accessed or used from any jurisdiction other than Hong Kong and Client should take such advice as may be considered necessary in the light of Client's individual circumstances. EFG assumes no responsibility for any losses or damage arising in consequence of the Service being accessed from or used in any other jurisdiction.
- 5. Blockage of Access to EFG eBanking Services**
- 5.1 Access to the Service will be blocked upon 3 consecutive attempts of incorrect password and/or OTP. The access may only be reinstated through written request of Client.
- 5.2 EFG may also block the access to the Service without providing any reason or warning, in the event that EFG considers it to be necessary in its absolute discretion. EFG assumes no responsibility for any loss or damage incurred, whether directly or indirectly, including (but not limited to) loss of profit or any consequential loss that may result from such blockage.
- 6. Paperless**
- 6.1 "Paperless" is a service for issue of advices, statements, regular reports such as portfolio valuation reports and the like (collectively "Advices & Statements") in electronic form (collectively "eDocuments"), and accessible in the Service. By successfully subscribing to Paperless, Client agrees not to receive Advices & Statements in paper form either by physical delivery and/or Hold Mail and further agrees that eDocuments accessible through the Service shall for all purposes be treated as if they were physical documents duly delivered in accordance with point 6.5 below.
- 6.2 Client may request physical copies of eDocuments or any eDocuments (whether in physical or electronic form) that is no longer available for access and downloading through the Service, subject to EFG's discretion and upon payment of such fees as we may determine from time to time.
- 6.3 EFG reserves the right to send notifications to Clients subscribed to Paperless by SMS or email, at our discretion, upon issuance of eDocuments.
- 6.4 A Client subscribed to Paperless is required to register his/her email address and/or mobile telephone number, warrant its validity and keep EFG updated of the latest particulars. It is the obligation of Client to frequently check his /her email and/or mobile for eDocuments notifications and Client is advised not to enable SMS forwarding which may possibly cause notifications to remain undelivered.
- 6.5 EFG may re-send any notifications, at our discretion, if we believe the initial delivery of the notification may have failed, for any reason but EFG shall not in any event be under any duty to monitor or guarantee delivery of any notification nor shall we have any obligation to re-send any notification which may have failed for any reason beyond EFG's control
- 6.6 All eDocuments made available via the Service shall be deemed to be delivered to Client at the time they are made accessible by Client. Irrespective of notifications sent by EFG from time to time Client is advised to regularly check the Service for new eDocuments and to save eDocuments locally for further reference. Any eDocuments will only be made available for a limited period determined by EFG from time to time, whether or not Client has reviewed and /or downloaded them.
- 6.7 Client agrees to read and verify all eDocuments promptly and advise EFG as soon as possible of any suspected errors, discrepancies, unauthorised transactions or other irregularities arising from whatever cause, including suspicious entries and/or any other concerns. The time limits for reporting suspected errors or discrepancies stipulated under "Statements of Account and Transaction Confirmations" in the General Conditions shall apply to eDocuments and shall run from the date upon which they are deemed to be delivered to Client under point 6.6 above.
- 6.8 Client agrees that eDocuments shall be conclusive evidence, irrespective of whether reviewed by Client, and in the event of dispute, EFG's version of each eDocument shall be the relevant document of record except in the case of manifest error.
- 6.9 Client is responsible to equip and/or acquire the internet connection, hardware, software and associated tools and/or components necessary to open, read, download and save eDocuments and EFG shall have no liability nor assume responsibility for any costs in this respect. All risks arising from or connected with the use of the public internet to access and use the Service shall be borne solely by Client.
- 6.10 By subscribing to Paperless, Client on Hold Mail service shall be deemed to serve notice of termination of the Hold Mail service, which shall be terminated in accordance with the General Conditions.
- 7. Account Aggregation Service**
- 7.1 Account Aggregation Service ("Aggregation") refers to a consolidated view provided by the Service connecting Client's accounts opened with EFG and its Affiliates in other countries/locations. Aggregation may be provided at EFG's sole discretion and may be subject to approval in the relevant jurisdictions. EFG reserves the absolute right to review and determine the scope and availability of Aggregation from time to time.
- 7.2 The provision of Aggregation is subject to applicable rules and restrictions in Hong Kong and elsewhere, and may differ

according to Client. EFG's determination as to availability of Aggregation and any applicable restrictions on the Aggregation service shall be final.

- 7.3 EFG offer the Aggregation to Client for convenience only and in reliance on data provided by other branches and Affiliates of EFG. EFG cannot guarantee the accuracy, timeliness or completeness of data presented under Aggregation.
- 7.4 Client is required to enroll and accepted by EFG for the use of Aggregation. Client may withdraw from the service at any time by writing to EFG. Client must also be a registered eBanking client of the respective EFG Affiliate(s) to be aggregated with the Service.
- 7.5 By subscribing to Aggregation, Client acknowledges and agrees that the employees, authorised contractors and agents, regulators, auditors, third party service providers, legal advisers and other persons of EFG and Affiliates may have access to your information as reasonably required to provide the Aggregation, investigate complaints and comply with applicable laws, regulations and/or codes.
- 7.6 Client agrees that EFG may access and link Client's accounts and/or portfolios held in any country to be aggregated by accessing and linking on Client's behalf in accordance with the relevant laws and regulations, and to retrieve Client's information and to use and hold such the information in EFG's servers for the purpose of providing Aggregation. In case of any concerns Client is advised to seek guidance on this from his/her tax and/or legal advisers.
- 7.7 By subscribing to Aggregation Client agrees and undertakes to promptly comply with any instructions EFG may notify to Client at any time in connection with the use of the Aggregation or security of the Service and in the event he/she fails to do so EFG may terminate Aggregation at any time without prior notice to Client and without liability for any loss or expense which may thereby be caused.
- 7.8 Although Aggregation provides a consolidated view of Client's accounts, it will not affect the responsibility of EFG and its Affiliates to separately provide transaction confirmations and statements or other information in accordance with the prevailing agreements between the Client and the relative business entity and the laws, regulations and local practices governing the respective accounts. Client also acknowledges the Affiliates on Aggregation thereof do not carry any business in Hong Kong.

8. e-Payment Service

- 8.1 If the Client has registered for the e-Payment Service, the Client may log on to EFG's online banking service to carry out transactions on the Client's Account and the provisions of this section 8 shall apply.
- 8.2 The transactions which the Client will be able to carry out on the Client's Account will be determined by EFG from time to time, include instructing EFG to pay money to another account which the Client holds with EFG or to pay money to a third party.
- 8.3 EFG will only act on an instruction given to it using the online banking service if the Client has entered his/her security details. Using the Client's security details to access the service is the Client's authorisation to act on instructions which he/she gives to EFG using the online banking service. Provided that the Client's security details have been correctly entered, EFG will not be required to make any further checks in relation to verifying the Client's identity before actioning a transaction which the Client asks us to make using the online banking service.

- 8.4 EFG will only act on an instruction insofar as it is in EFG's opinion practicable and reasonable to do so and in accordance with its regular business practices and procedures.
- 8.5 The Client will be bound by that instruction as understood and executed by EFG in good faith even if (i) it is incorrect, false or unclear, or (ii) it was not given or authorised by the Client.
- 8.6 The Client and the Authorised Representative shall ensure that there are sufficient funds or pre-arranged credit available in the relevant Account for the purpose of any instructions. EFG shall not be liable for any consequence arising from or in connection with any instructions not carried out by EFG due to insufficiency of funds and/or credit facilities. EFG may, however, at its sole discretion carry out any instructions notwithstanding such insufficiency without prior approval from or notice to the Client or the Authorised Representative and the Client and the Authorised Representative shall be fully responsible for any overdraft, advance or debit created as a result.
- 8.7 EFG are not obliged to act on any instruction, or may delay acting on an instruction, where the instruction involves any transaction or transactions which exceed any daily transaction limit which EFG applies to the Client's use of the online banking service from time to time.
- 8.8 EFG are not obliged to act on any instruction given using the online service where EFG has reasonable grounds for believing that the instruction has not been given by the Client or an Authorised Representative or where EFG are not satisfied that carrying out the instruction would comply with EFG's anti-money laundering policy (including, where applicable, where EFG requires any clarification of the rationale for carrying out the instruction).
- 8.9 EFG shall be entitled to effect any payment and to require the Client and, where applicable, the Authorised Representative to effect any payment in any currency as EFG may prescribe. Where a conversion of one currency into another currency is required, such conversion shall be effected at the rate determined by EFG to be prevailing in the relevant foreign exchange market at the relevant time, such determination to be conclusive and binding on the Client and the Authorised Representative.
- 8.10 The Client cannot cancel an instruction to make a payment from his/her Account once it has been received by EFG unless EFG agrees this with the Client. If the Client wishes to cancel a payment from his/her Account, the Client can do this by writing to EFG, telephoning EFG or sending a secure message to EFG using the e-banking service.
- 8.11 Information relating to any account or transaction made available by EFG on the EFG eBanking site is for reference only. EFG's records of such account and transaction are conclusive unless the contrary is established.
- 8.12 Section 13 of the General Conditions will apply to any transactions on the Client's Account which the Client carries out using the online banking service. In particular, Section 13 of the General Conditions:
 - (a) describes circumstances in which EFG can refuse to act on the Client's instructions;
 - (b) sets out the information which EFG will need to make a payment from your Account and what EFG will do if the Client provides EFG with incorrect information;
 - (c) sets out EFG's responsibility for carrying out the Client's instructions correctly.

In accordance with Section 13 of the General Conditions, EFG will generally treat the Client's instruction as received when EFG actually receives it unless the Client's instruction is to make a payment in the future or if the Client's instruction is received after the cut-off time on a Business Day or on a day which is not a Business Day, in which case the instruction will be treated as received by us at the start of the next Business Day. If the Client instructs EFG to make a payment in the future, the Client's instruction will be treated as received by EFG on the date on which the payment is to be made by EFG to the recipient's bank.

9. Fees

9.1 EFG may charge fees for certain EFG eBanking services at prevailing rates, which it may vary at its discretion from time to time. The respective services and current fees have been communicated to Client and any changes shall be notified to Client in advance. EFG is authorised to debit all such fees from Client's account.

10. Amendment to the Service

10.1 EFG may freely amend or update the present conditions as well as the services provided. All amendments to these eBanking T&C are to be communicated to Client in writing or by electronic mail not less than 30 days before the date on which they are to take effect. In the absence of written objection by Client within 30 days from the date of the notification of the amendment, or if the Service is used by Client or any other authorised user beyond the date on which the amendment takes effect, Client shall be deemed to have agreed to the same. It is Client's sole responsibility to inform the authorised user of these modifications.

11. Cancellation

11.1 Both Client and EFG have the right to cancel in writing the use of the Service at any time and without prior notice.

12. Security and Liability

12.1 Client will be liable for all losses if Client or any other authorised user has acted fraudulently in the conduct or use of the Service. Client may also be held liable by EFG for all losses if Client or any authorised user has acted with gross negligence. This may include cases where Client knowingly allows the use by others (whether or not an authorised user) of their security token, or if Client fails to follow the safeguards set out below if such failure has caused the losses.

12.2 In selecting passwords easily guessed combinations and/or personal information such as telephone numbers, date of birth, or a recognisable part of Client's name or initials should be avoided. Passwords used for the Service should not be used for accessing other services (for example, connection to the internet or accessing other websites).

12.3 Client must take reasonable steps to keep the security token safe and the password secret and to access the Service in a secure manner to prevent fraud or abuse. In particular Client (and any other authorised user) should take all reasonable precautions including, but not necessarily limited to:

- (a) not allowing anyone else to use the password or disclosing their passwords to anyone including, EFG staff, the Police or other authorities. EFG staff will never ask for Client's password. If in doubt, Client should immediately contact EFG;
- (b) never writing down the password on the security token or on anything usually kept with or near it;
- (c) not write down or record the password without disguising it;
- (d) not disclose their personal information such as information on their identity card or passport, addresses, or bank accounts, to any persons failing to prove their identities or any doubtful websites; or

(e) not attempt to access the Service through public or shared computers (e.g. at cyber cafés or public libraries), or through hyperlinks embedded in e-mails unless Client or authorised user has verified the genuineness of the website such as the validity of the digital certificate of the website.

12.4 Client and any other authorised user must inform EFG as soon as reasonably practicable after they discover or have reason to believe that their password or security token has been compromised, lost or stolen, or that unauthorised transactions have been conducted on their accounts.

12.5 Client and any other authorised user should also:

- (a) ensure that their computers and/or devices are securely configured and that they are adequately protected from computer viruses and malicious programs, for example, by installing a personal firewall and regularly updating their anti-virus software and any program security patches; and
- (b) refer to any further security advice issued by EFG from time to time in whatever manner, and check regularly for updates on the EFG eBanking website.

12.6 The EFG eBanking site may contain references or hyperlinks to third party websites exclusively for the convenience of Clients. Neither EFG nor any of its Affiliates shall be responsible for the availability, content and/or further references on the respective third party websites. Inclusion on the EFG eBanking site of any such references or hyperlinks shall not be deemed to be an endorsement, recommendation, approval, guarantee or introduction of any third parties or of any service/products on their websites, nor of the content of such websites. EFG and its Affiliates shall not in any circumstances be deemed to be a party to any contractual arrangements, in whatsoever form, entered into between Client and the providers and/or affiliates of third party external websites unless otherwise expressly agreed to by EFG.

12.7 Client should not use or connect to any third party intermediary account aggregation or similar services to view his/her account information over any application (s) or portal but not managed by EFG.

13. Reporting Security Incidents or Complaints

13.1 Client should report any actual or suspected loss of the security token or possible security breach in respect of any password, or any complaint in regard to the operation of the Service to EFG as follows:

***EFG Bank AG, Hong Kong Branch
18 /F, International Commerce Centre
1 Austin Road West
Kowloon, Hong Kong***

Attn : Operations Support Team

***Telephone Number : + 852 2298 3000
Email : hkopssp@efgbank.com***

14. Data Privacy

14.1 Client acknowledges having received EFG's Statement of Practice in relation to protection of client personal data as required by the Personal Data (Privacy) Ordinance (Cap. 486). Client confirms that any data in regard to Client or any other authorised user collected by or in the possession of EFG in connection with the Service may be transferred and stored on servers outside Hong Kong in order to provide the Service, and acknowledges that it will not be possible to provide such services without transferring the relative data out of Hong Kong.

15. Applicable Law and Jurisdiction

15.1 These eBanking T&C are supplemental to the General Conditions of EFG and shall be governed by and construed in accordance with the laws of Hong Kong SAR.