**PRIVACY AND SECURITY**

To access the Services, you must have access to a computer or approved mobile device with an internet connection. You will also need to have one of the following supported internet browsers, Internet Explorer (version 7 or higher) or Firefox (version 2.6 or higher with 2E6-bit encryption and Secure Sockets Layer 3 (SSL3). To the extent that you are able to access the Services using any non-supported internet browser, such use shall be at your sole risk, end you, and not the Bank, shall be liable for any losses resulting from such use. You are responsible for maintaining and operating all software, hardware, and other equipment necessary to access and use the Services including, without limitation, antivirus, anti-spyware, and internet security software. You are also responsible for any and all fees imposed by any internet service provider or communications service provider. You acknowledge that there exists certain security, corruption, transmission error and access availability risks associated with using open networks/wi-fi to the internet and hereby as customer, expressly assume and bear such risks that come with these connections. You further acknowledge that you are responsible for the data security of the systems used by you to access the Services, and for the transmission and receipt of information using such systems. You agree that the Bank is not responsible for any errors or problems that may arise from the malfunction or failure of your computer, internet service provider or other systems, any virus, worm, or other problem that may enter your computer by downloading information or materials from, or otherwise related to your use of the Services. You further agree that the Bank is not responsible for notifying you of any upgrades, fixes, or enhancements to, or for providing technical support or other support for your systems. You are hereby granted a non-exclusive, non-transferable limited and revocable right to access and use the Services as well as any technology in object code. You agree that the Bank and our suppliers or servicers retain all intellectual property rights in any hardware, software, documentation, systems or other technology or intellectual property (“Technology”) that may be made available to you in connection with the Services. You further agree to read and comply with any license terms with respect to any Technology made available to you, to use the Technology solely for purposes of accessing the Services, to maintain the confidentiality of the Technology, not to translate, reverse engineer, disassemble or decompile any Technology, to use the Technology in accordance with its documentation and all relevant security policies and procedures, and also to return any and all copies of the Technology to us upon request. All Technology is provided to you on an AS IS” and “AS AVAILABLE” basis.

You will be provided with the USER ID and your initial password. On your first logon you will be required to put a password which you will use to obtain access to your accounts through the Services. In addition, a captcha may be used to verify your identity (together with your user ID and password, collectively referred to herein as "Access Information”). We may, at our option, change the parameters for the access Information used to access the Service without prior notice to you. If we do so, you will be required to change your Access Information the next time you access the Services. You are solely responsible for keeping your Access information confidential or agree not to give or make it available to any person who is not authorized to access your accounts. Bank is authorized to provide information to any party and act upon all instructions received using your Access Information. You further agree that use of your Access Information will have the same legal effect as your written signature authorizing the transaction. If someone to whom you have granted authority to use your Access Information exceeds such authority, you, and not the Bank, shall be fully liable for all the transactions initiated by such individual. If you believe the security of your Access Information has been compromised in any way, you must alert us immediately. We reserve the right, under certain circumstances, to deny you access to any one or more accounts, the Services or any part thereof, or to deny the processing of transactions if we reasonably believe your Access Information has been compromised in any way or is being used, or might be used, or might be used by any unauthorized person(s). For Business Customers, you agree to immediately notify us if a person with Access Information leaves your employment.

In connection with the Services, the Bank may provide you with a link ("Hyperlink”) to a third-party site. Such Hyperlinks are used at your own risk and we alongside this recommend that the devices you use to access Internet banking/ mobile banking be fitted with up-to-date Anti-virus and Anti-Malware software. In addition, the device should have an up-to-date patching release. We are not responsible for, nor do we control the content. products or services provided through any hyperlink sites. We do not endorse or guarantee the products, information or recommendations provided by any such linked sites, and are not liable for any failure of products or services advertised on such sites. We do not make any representations or warranties of any kind, express or implied, as to the operations conducted at such other third-party sites, or the accuracy or completeness of any information, content, materials, or products included thereat including, but not limited to, the warranties of non-infringement of third-party rights, title, merchantability, and fitness, for a particular purpose.

After you have successfully registered, you can use the Services seven (7) days a week, twenty-four (24 hours a day, although some or all the Services may not be available during certain times, we do not bear any transactional or business opportunity loss by such un-availability of the Internet banking/ mobile banking or mobile banking.

By enrolling in and using the Services, you agree that all notices and other communications directly related to your use of the Services or to your accounts may be sent electronically to any e-mail address we may have on record for you. Or at our option, any other manner permitted by applicable law