

## UOB Biz Hub (Commercial Cards) Terms of Use

These terms and conditions (“**Terms of Use**”) govern the use of the United Overseas Bank Limited (“**UOB**” or “**we**”) Biz Hub (Commercial Cards) service. By accessing the Website (as defined below) and/or using UOB Biz Hub (Commercial Cards), you agree to be bound by and adhere to these Terms of Use. You further represent that you are authorized to use UOB Biz Hub (Commercial Cards). If you do not accept any of these Terms of Use, you must immediately discontinue your access to the Website and/or use of UOB Biz Hub (Commercial Cards).

From time to time, we may make changes to these Terms of Use, and the changes will be notified to you through publication on UOB Biz Hub (Commercial Cards). Your continued use of UOB Biz Hub (Commercial Cards) following the publication of the amended Terms of Use will constitute your acceptance of such changes.

### 1. UOB Biz Hub (Commercial Cards)

- 1.1 Subject to these Terms of Use, UOB Biz Hub (Commercial Cards) enables you to:
- (a) access and view the details of your UOB credit card(s) (“**Card(s)**”) and/or UOB credit card account(s) (“**Card Account(s)**”) under your commercial cards programme with UOB;
  - (b) give instruction(s) to UOB in relation to your Card(s) and/or Card Account(s);
  - (c) initiate and/or approve request(s) in relation to your Card(s) and/or Card Account(s);
  - (d) export and download reports in relation to your Card(s) and/or Card Account(s); and
  - (e) access or use such other services and/or reports as we may include from time to time.
- 1.2 We reserve the right to remove, add to or modify the services or reports above at any time, at our sole discretion, without prior notice.
- 1.3 Your access to and/or use of the UOB Biz Hub (Commercial Cards) reports and services will depend on, and shall be limited to, the access permissions granted to you. We reserve the right to remove, add or modify access permissions at any time, at our sole discretion without prior notice.

### 2. Access to UOB Biz Hub (Commercial Cards)

- 2.1 We endeavour to provide access to the UOB Biz Hub (Commercial Cards) 24 hours a day. However, you accept that there may be periods where access to the UOB Biz Hub (Commercial Cards) is unavailable or hindered due to breakdown, maintenance, third party interference or other technical reasons.
- 2.2 We shall in no event be liable for any damage, loss or expense whatsoever, including without limitation, direct, indirect, special, incidental or consequential damages, economic loss or lost opportunities to you or any third parties arising from or in connection with:

- (a) any access, use or the delay or inability to access or use of <https://bizhub-ccpsg.uobgroup.com/> (“**Website**”) or UOB Biz Hub (Commercial Cards), or reliance on any information contained in the Website or UOB Biz Hub (Commercial Cards);
- (b) any system, server or connection failure, error, omission, interruption, delay in transmission or computer failure;
- (c) any use of or access to any other web site linked to this Website;
- (d) any service, product, information, data, software or other material obtained from this Website or from any other web site linked to this Website; or
- (e) our processing of requests and instructions submitted through UOB Biz Hub (Commercial Cards), even if we are advised of the possibility of such damages, losses and expenses and your sole remedy is to de-register or discontinue use of the Website. This exclusion clause shall have effect to the fullest extent permitted by law.

2.3 You agree and acknowledge that:

- (a) the contents of this Website and/or made available through UOB Biz Hub (Commercial Cards) are provided 'AS IS', and 'AS AVAILABLE', and we make no representations or warranties of any kind in respect of the security, reliability, availability, fitness for purpose or performance of the Website or UOB Biz Hub (Commercial Cards); and
- (b) we make no representations or warranties whatsoever regarding the delivery nor the completeness or accuracy of the contents accessible through UOB Biz Hub (Commercial Cards), and we shall not be liable to you or anyone else for any losses or damages arising from the provision of the UOB Biz Hub (Commercial Cards) service.

2.4 You agree to:

- (a) use UOB Biz Hub (Commercial Cards) only for the purposes of your business relationship with UOB and not for any other purposes, nor for any fraudulent or unlawful purposes;
- (b) use UOB Biz Hub (Commercial Cards) in accordance with the authorization granted to you; and
- (c) not interfere with the operation of UOB Biz Hub (Commercial Cards) in any way, including without limitation, interfering with user authentication or information security; introducing or allowing access to it any virus, worm, Trojan horse, spyware or other harmful computer code, file or program; attempting to decompile, reverse engineer, or otherwise to derive source code; removing, obscuring or modifying any proprietary or advisory notices; or making submissions inappropriate for the purposes of UOB Biz Hub (Commercial Cards).

2.5 We may, in our sole discretion, suspend, modify or terminate your access to UOB Biz Hub (Commercial Cards) upon the occurrence of any of the following events, immediately upon written notice:-

- (a) if any of your Card(s) or Card Account(s) are or have been suspended, closed, cancelled or terminated for any reason whatsoever;

- (b) if any Government department, official body and/or other competent authority issues any law, guidelines, rules and/ or regulations, which may affect or restrict directly or indirectly either party hereto in the performance of that party's obligations herein; or
- (c) you are in breach of any of these Terms of Use.

2.6 Either party may at any time terminate your access to UOB Biz Hub (Commercial Cards) by giving at least 14 days' written notice to the other party.

### **3. Unauthorised Access or Use**

You shall be solely responsible for keeping your login username, password, and One-Time code safe and for management of your user permissions. In the event that you discover that there has been any unauthorised access or use of your UOB Biz Hub (Commercial Cards) account, you shall inform us and take reasonable steps to reset your password promptly. You shall be responsible for and agree that we have no liability for any unauthorized access to, use or other misuse of UOB Biz Hub (Commercial Cards).

### **4. Communications**

4.1 The information communicated on this Website and through UOB Biz Hub (Commercial Cards) constitutes electronic communications. You agree that all electronic communications between you and us, and other communications that we provide to you electronically, such as through e-mail, are equivalent to communications in writing and shall have the same force and effect as if they were in writing and signed by the party sending the communication.

4.2 You agree that we may send you any information via any media once you register, and you consent to receive information electronically or via other media until you de-register.

4.3 You are responsible for updating all contact information in our records. We are not liable for any communications to you that are undelivered, delayed or lost.

### **5. Privacy Policy**

Your use of the Website and UOB Biz Hub (Commercial Cards) is subject to our Privacy Policy, which can be found here: <https://www.uobgroup.com/web-resources/uobgroup/pdf/privacy/uob-privacy-corporate.pdf>. and to our Website terms of use, which can be found here: <https://www.uobgroup.com/uobgroup/important/index.page>

### **6. Compliance with Laws**

You agree to comply with all applicable local laws regarding your use of the Website and the UOB Biz Hub (Commercial Cards) service, including, without limitation, laws regarding import or export of technical or personal data by virtue of your online transmission.

### **7. Ownership**

All intellectual property rights in UOB Biz Hub (Commercial Cards), the Website and content thereof are owned by us and may not be reproduced or disseminated without our express agreement.

## **8. Governing Law and Jurisdiction**

These Terms of Use are governed by and shall be read in accordance with the laws of Singapore. You agree that the courts in Singapore shall have exclusive jurisdiction over any dispute arising out of or in relation to your use of the Website and UOB Biz Hub (Commercial Cards).