

Important Notes and Disclaimer

BizSmart is a compilation of various digital applications that is/are offered, sold and provided by separate external third party service providers/vendors and, where applicable, external third party resellers/distributor (collectively “**Third Parties**”) and each such party is independent and beyond the control of United Overseas Bank Limited (“**UOB**”) and its affiliates. UOB and its affiliates are not responsible for and have no control over their customers' data immediately once such data has left UOB's and its affiliates' servers for disclosure and provision (i) to Xero (NZ) Limited and Xero (Singapore) Pte Ltd, the affiliates, subsidiaries and related persons of Xero (NZ) Limited and Xero (Singapore) Pte Ltd each and such other third parties to whom Xero (NZ) Limited and Xero (Singapore) Pte Ltd may each so decide at each of their sole discretion (including, without limitation, any third party subcontractors); and (ii) to MB Enterpryze Cloudware Limited, the affiliates, subsidiaries and related persons of MB Enterpryze Cloudware Limited, and such other third parties to whom MB Enterpryze Cloudware Limited may each so decide at each of their sole discretion (including, without limitation, any third party subcontractors). UOB and its affiliates shall not be liable or responsible in any manner whatsoever in relation to the disclosure and provision of customer data. For the avoidance of doubt, UOB and its affiliates and each their respective officers and employees:-(i) (i) makes no representation or warranty whether express or implied, and accepts no responsibility or liability for the completeness, accuracy, use, purchase and, where applicable, subscription of any of the digital applications, products and/or services comprised under BizSmart or any of the services provided by any of the Third Parties; (ii) assumes no liability or responsibility and shall not be responsible or liable for the acts or defaults of any of the Third Parties or for their performance and/or non-performance or for the defects, performance and/or non-performance in / of BizSmart and/or the digital applications, services and/or the products referred to therein or the services rendered by any of the Third Parties; and (iii) makes no warranty or representation on or any assumption as to liability or responsibility as to the quality, defects, performance, non-performance, merchantability, fitness for purpose or any other aspect of BizSmart and/or the various digital applications, products and/or the services within BizSmart and/or the acts or defaults of any of the Third Parties or defects, performance or deficiency in all or any part of BizSmart and/or the digital applications, services and/or the products referred to therein and/or the services rendered by any of the Third Parties.; and (iv) does not assume any liability or responsibility for and will not be liable or responsible for any defect, performance quality, merchantability, the fitness or any other aspect of BizSmart, the various digital applications, products and/or the services within BizSmart or the acts, performance, non-performance or defaults of any of the Third Parties or defects, performance or deficiency in the various digital applications, products and/or the services within BizSmart. The digital applications, products and services comprised under BizSmart have not been certified by UOB and its affiliates. Under no circumstances shall UOB or its affiliates be construed or implied as endorsing or recommending or favouring and UOB does not endorse, recommend or favour any third party or any of the digital applications or products or services comprised under BizSmart or related to any of the Third Parties who are providing the digital applications and/or products and/or the services comprised in BizSmart or any third party by reason of (a) any inclusion of any digital applications, products and services under BizSmart or (b) any inclusion in or references on UOB's or its affiliates' web sites or materials of/to any third party, or of/to any digital application or any product or services or any activities comprised under BizSmart or related to any third party, or of/to any linkages from UOB's or any of its affiliates' web sites to the web site of another third party. Before deciding to subscribe for, purchase and/or, where applicable, use any of the digital applications, the products and/or, where applicable, the services, please seek advice from your advisers on all and any aspect of the digital applications, the products and/or, where applicable, the services for you (including, without limitation, the suitability, reliability and security of the same) and if you do not wish to seek such advice, please consider carefully whether

you should subscribe, purchase or use any of the digital applications, the products and/or, where applicable, the services mentioned and whether the same is suitable for you. UOB and its affiliates shall not be responsible or liable for any injury, loss, expense, liability or damage howsoever arising as a result of any person subscribing for, purchasing and/or, where applicable, using any of the digital applications, the products and/or, where applicable, the services or relying on the information on this webpage on any of the digital applications, the products and/or, where applicable, the services in connection with BizSmart or any Third Party. UOB and its affiliates are not principals or agents of any of the Third Parties. Each of the Third Parties are all independent and beyond the control of UOB and its affiliates. Any dispute on any aspect of the digital applications, the products and/or, where applicable, the services (including, without limitation, the quality or service standard) must be resolved directly with the respective Third Parties. The respective Third Parties may impose conditions for subscription, use and/or purchase of any of the digital applications, products and/or services within BizSmart. UOB does not assume any liability or responsibility for and will not be liable or responsible for any injury, loss, expense, liability or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the use, reliance, subscription and/or, where applicable, purchase by you of any of the digital applications, products and/or services described within BizSmart including, but not limited to, the loss of life, injury to person and/or disclosure, loss or damage to property, data or information arising from or in connection with BizSmart and/or use, subscription and/or, where applicable, purchase by a person of any of the digital applications, products and/or services described within BizSmart or arising from or in connection BizSmart or for any performance or non-performance of any Third Parties howsoever arising. All costs, fees and expenses, if any, payable in connection with the digital applications and products and services under BizSmart (including, without limitation, for the subscription, use and access of such digital applications and products and services) shall be borne solely by subscriber, user or purchaser of such digital applications and products and services.