



e-Statement and e-Advice Facility Terms and Conditions

Last Updated on 26 October 2023

The e-Statement and e-Advice Facility Terms and Conditions (collectively “Terms and Conditions”) set out the terms and conditions upon which HL Bank (the “Bank”) will provide the e-Statement Facility (as defined herein) and/or e-Advice Facility (as defined herein) to the Customer of the Bank.

1. Definitions and Interpretation

1.1 Definitions

In these Terms and Conditions, the following expressions shall have the respective meanings unless the context otherwise requires:

“Customer”	Means a party who maintains or may maintain one or more banking account(s) with the Bank.
“Designated Email”	Means the last known electronic mail address of the Customer registered in the Bank’s records and/or as instructed or designated by the Customer for the purpose of the e- Statement Facility and/or the e-Advice Facility.
“e-Statement Facility”	Means the service whereby the Bank will, at the Customer’s request, transmit and/or make available the Customer’s Statement(s) of Account and/or other transaction records and documents (“ Documents ”) to the Customer by either one or all of the following methods: (a) Transmission to the Designated Email; and/or (b) Such other electronic medium as the Bank may designate from time to time by giving prior notice to the Customer.
“e-Advice Facility”	Means the service whereby Advices will be issued and transmitted to the Customer to the Designated Email or such other means as the Bank deems appropriate in its sole and absolute discretion.
“e-Statement”	Means the Statement(s) of Account and/or Documents which has been transmitted and/or made available to the Customer through the e-Statement Facility.
“e-Advice”	Means the Advice which has been transmitted and/or made available to the Customer through the e-Advice Facility.
“Statement(s) of Account”	Means the statement of account(s) issued by the Bank to the Customer in respect of the Customer’s relevant banking and/or credit facilities and/or accounts on a monthly basis or such other periodic basis as determined by the Bank.
“Advice”	Means the advices and other documents in connection therewith issued by the Bank pursuant to the relevant and applicable laws and regulations.

1.2 Interpretation

- (a) Words importing the singular shall include the plural and vice versa and those importing the masculine gender shall include the feminine and neuter gender and vice versa.
- (b) Where there are two or more persons comprised in the term “the Customer”, instructions, agreements, undertakings, obligations expressed to be issued or given by or made by one person, shall be deemed to have been issued or given by or made by and binding upon such persons jointly and severally.

2. Scope

The e-Statement Facility and e-Advice Facility are only available for the statement based accounts specified by the Bank and as may be updated from time to time at: <https://www.hlbank.com.sg/en/personal-banking/help-support/general-terms/general-banking-standard-terms-and-conditions.html>

3. Agreement

By the Customer using and continuing to use the e-Statement Facility and/or e-Advice Facility, the Customer represents, warrants and undertakes that the Customer has read, understood and agrees to be bound by:

- (a) these Terms and Conditions and any additions or amendments as may be made thereto by the Bank at any time and from time to time;
- (b) the applicable terms and conditions for the Customer’s banking and/or credit facilities and/or accounts in respect of which the e-Statement Facility and/or e-Advice Facility is/are provided;
- (c) The Terms and Conditions for HLB Connect Internet Banking Services and Terms and Conditions for HL Bank Business Internet/Electronic Banking – HLB ConnectFirst as may be amended from time to time;
- (d) All terms and conditions of other facilities, benefits or services that the Bank may from time to time make available to the Customer in connection with the e-Statement Facility and/or e-Advice Facility; and
- (e) All laws, rules, regulations and guidelines applicable to the e-Statement Facility and/or e-Advice Facility now existing or which may hereinafter be enacted, issued or enforced, and as may be amended from time to time with prior notice.

4. Customers with Designated Email may enrol for the e-Statement Facility and/or e-Advice Facility via the following channels:

- (a) Visit the HL Bank Branch or
- (b) Call the HL Bank Call Centre at +65 6349 8330

5. Customers who do not have any Designated Email are required to register his/her e-mail at the HL Bank Branch before enrolment into the e-Statement Facility and/or e-Advice Facility.
6. Upon the Customer's successful enrolment for the e-Statement Facility and/or e-Advice Facility, the paper-based Statements of Account and where applicable, Documents, and Advices may cease to be generated on the next statement date or such other date as may be decided by the Bank in its sole and absolute discretion and the Bank will cease to provide printed and mailed Statements of Account and/or Documents and/or Advices to the Customer.
7. The e-Statement Facility and/or e-Advice Facility is provided by the Bank and the Bank may modify, change, restrict, withdraw, cancel, suspend or discontinue the e-Statement Facility and/or e-Advice Facility at any time or from time to time with prior notice to the Customer. The Customer understands that by continuing to use the e-Statement Facility and/or e-Advice Facility after any modification or change has been effected to the e-Statement Facility and/or e-Advice Facility, the Customer would have agreed to and accepted such modification or change. The Customer shall not be entitled to hold the Bank liable for any and all losses or damages suffered or incurred by the Customer as a result of or arising from such modification, change, restriction, withdrawal, cancellation, suspension or discontinuation of the e-Statement Facility and/or e-Advice Facility.
8. The Customer is solely responsible:
 - (a) to ensure that the computer terminal and/or personal electronic device and related software and hardware that are used to view and access the e-Statement Facility and/or e-Advice Facility and to print the e-Statements and e-Advices, meet the required specifications and configurations as specified by the Bank; and
 - (b) to install, maintain and ensure the security of the Customer's computer terminal, personal electronic device and/or other electronic device, related hardware and software (including the internet browser software) and internet/data connection used to access the e-Statement Facility and/or e-Advice Facility.
9. The Customer is the owner and designated user of the Designated Email provided to the Bank and shall take all necessary security measures and precautions to ensure that the Designated Email is not accessed by any unauthorized third party. The e-Statement and/or e-Advice can be accessed/viewed normally by accessing the Designated Email.
10. The e-Statement and/or e-Advice shall be deemed to have been delivered to and received by the Customer when the Bank sends the e-Statement and/or e-Advice to the Customer's Designated Email on the relevant e-Statement date or e-Advice date and/or date of issuance of the e-Statement or e-Advice, whichever is applicable.
11. Notwithstanding Clause 6 above, the Bank reserves the right to send the paper-based Statements of Account, Documents and/or Advices to the Customer's last known or recorded mailing address in the Bank's records in some circumstances or upon the occurrence of certain events as may be determined by the Bank, in which event the Customer is responsible and agrees to view and check such paper-based Statements of Account, Documents and/or Advices promptly and in a timely manner.

12. The Customer is required to check all e-Statements and/or Documents and/or e-Advices for any inaccuracies, discrepancies, errors and/or unauthorized transactions timely and in a prompt manner. If there is any delay or failure in the delivery of the e-Statement and/or e-Advice or there are any inaccuracies, discrepancies, errors and/or unauthorized transactions (“**Errors**”), the Customer shall notify the Bank immediately by calling HL Bank Call Centre at +65 6349 8306 for any non-receipt or Errors in the e-Statement and/or e-Advice. In the event the Bank does not receive any report from the Customer of such aforementioned non-receipt or Errors in the e-Statement and/or e-Advice within fourteen (14) days from the e-Statement or e-Advice date, the Customer shall be deemed to have conclusively accepted the entries shown in the e-Statement and/or e-Advice as being true, accurate and binding on the Customer.
13. The Customer may terminate the e-Statement Facility and/or e-Advice Facility at any time by contacting HL Bank Call Centre at +65 6349 8330 or by visiting the HL Bank branch.

Upon termination of the e-Statement Facility and/or e-Advice Facility, the Bank shall use reasonable endeavors to generate and send the paper-based Statements of Account and/or Document and/or Advices to the Customer’s last known or recorded mailing address appearing in the Bank’ records on the next statement date or date of issuance of the Statements of Account, Documents or Advices (whichever is applicable) or such other date as may be decided by the Bank and notified to the Customer. However, the Customer understands that the cancellation of the e-Statement Facility and/or e-Advice Facility may not take effect immediately and would depend on the Bank’ processing of the notice of termination as well as the processing times involved in the generation of Statements of Account and/or Documents and/or Advices. As such, e-Statements and/or e-Advices may still continue to be sent to the Customer if the notice of termination received falls within the cut-off date for generation of Statements of Accounts and/or Documents and/or Advices.

14. The Customer understands, acknowledges and accepts that:
 - (a) the internet transmission lines are not encrypted and that email is not a secure means of transmission;
 - (b) the transmission of information via email involves the risk of errors, viruses, delay, interception, modification or amendment by unauthorized persons;
 - (c) transmission may be disrupted, interrupted, delayed or incorrect;
 - (d) the use and storage of any of the Customer’s information, including but not limited to, the Customer’s Designated Email username and password, account information, account balances, transaction activity and/or any other information available on the Customer’s computer terminal, mobile or any other type of device which is available for connection to the internet and used by the Customer to access/view the e-Statement and/or e-Advice shall be at the sole risk and responsibility of the Customer; and
 - (e) it is the responsibility of the Customer to notify the Bank immediately of any change to his/her/its mailing address, Designated Email or other particulars of the Customer relevant to the e-Statement Facility and/or e-Advice Facility provided under these Terms and Conditions.
15. In connection with Clause 14 above, the Customer further acknowledges and agrees that in the event the contents of the e-Statements and/or e-Advices becomes known to third parties arising out of the e-Statement Facility and/or the e-Advice Facility, the

Customer shall not in any way hold the Bank responsible for the same nor shall the Bank be considered as having breached the Bank' duty of banker-customer confidentiality.

16. The Customer agrees that the e-Statement and e-Advice shall be in PDF format and the Customer is required to use Adobe Acrobat Reader to view the e-Statement, Document and/or the e-Advice.
17. The Customer agrees that any password provided in relation to accessing the e-Statement and/or e-Advice must be kept confidential and any loss or liability arising from a breach of the aforesaid shall be solely borne by the Customer.
18. the Bank shall use reasonable endeavours to ensure that the e-Statement Facility and/or e-Advice Facility is/are secure, cannot be accessed by unauthorized third parties and will be available twenty-four (24) hours a day once effected. Notwithstanding anything contained herein to the contrary, the Bank shall not be held liable or responsible for:
 - (a) any system maintenance, disruption, unavailability of the e-Statement Facility or e-Advice Facility, computer, telecommunications, electrical or network failure and/or other causes beyond the Bank' control that may result in the e-Statement and/or e-Advice being incomplete, unavailable for access/viewing or delayed in transmission through any applicable internet service provider, communication network service provider, network system or such other equivalent system in any jurisdiction via the e-Statement Facility and/or e-Advice Facility to the Designated Email;
 - (b) Any loss of transmission of part of or the whole of any communication between the Customer and the Bank through email; or
 - (c) Any errors, viruses, delay, inaccuracy, losses, damages, costs, charges and/or expenses whatsoever that may be suffered or incurred by the Customer arising from or in connection with, whether directly or indirectly, the Customer's use of the e-Statement Facility and/or e-Advice Facility, including but not limited to any unauthorized or illegal interception, modification or amendment by unauthorized persons, disruption, interruption, delay or inaccuracy of emails or non-delivery, technical failure or problems in transmission due to or arising out of using the internet and email as a means of transmission or other communication equipment or facilities. For the avoidance of doubt, the Bank shall not be liable or responsible for any losses suffered whether direct, indirect, consequential or special damages that may result from the Customer's use or inability to use the e-Statement Facility and/or e-Advice Facility, even if the Bank may have been specifically advised of the same.

19. The Customer shall indemnify the Bank fully and completely against all claims, demands, actions, proceedings, loss and expenses (including legal costs) and all other liabilities of whatsoever nature or description which may be made taken, incurred or suffered by the Bank in connection with or in any manner arising out of the Customer's breach of these Terms and Conditions, the enrollment of the e-Statement Facility and/or the e-Advice Facility, and/or the transmission of the e-Statement and/or e-Advice to the Customer.
20. The Bank shall not be liable to the Customer for any failure or delay in the performance of any of its obligations herein to the extent that such performance is prevented or delayed by event(s) or circumstance(s) beyond the reasonable control of the Bank, including but not limited to acts of God, viruses, worms, cancel bots and other contaminants, act of terrorism, fire, flood, riot, natural catastrophe, explosion, industrial dispute or disturbance, war, any government action, failure or interruption to telephone connectivity, network connectivity, network environment, electrical or power supply, interruption or failure of the Bank's computer systems (whether by virus, by breakdown of a third party system upon which the same may be dependent, or such other reason beyond the Bank's control).
21. The Customer agrees that the Bank reserves the right to impose a fee for the e-Statement Facility and/or e-Advice Facility at any time at its discretion with prior notice to the Customer.
22. Should the Customer have any queries or require any assistance, he/she may contact the HL Bank Contact Centre at +65 6349 8330. In the event the Customer has any complaints or disputes, the Customer shall specify the nature of his/her complaint or dispute and refer the matter to:

Customer Service HL Bank
1 Wallich Street #29-01 Guoco Tower
Singapore 078881
Website: www.hlbank.com.sg.
23. The Bank may give thirty (30) calendar days' notice to add, delete, suspend or vary the terms and conditions contained herein, wholly or in part, at its discretion by way of posting on the Website, or in any manner deemed suitable by the Bank.
24. In the event of any conflict or discrepancy between these Terms and Conditions, the Terms and Conditions for HLB Connect Internet Banking Services, the Terms and Conditions for HL Bank Business Internet/Electronic Banking – HLB ConnectFirst and the terms and conditions governing the banking and/or credit facilities and/or accounts in respect of which the e- Statements and/or e-Advices is/are issued, these Terms and Conditions shall prevail to the extent of such conflict or discrepancy.
25. A person who is not a party to any agreement governed by these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore (as may be amended from time to time) to enforce any of these Terms and Conditions.
26. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and the Customer hereby agrees to submit to the non-exclusive jurisdiction of the courts of Singapore or the courts of such other competent jurisdiction as the Bank may at its sole discretion elect to submit and the service of any legal process may be effected by any manner permitted by law.