

TERMS & CONDITIONS FOR ACCESS TO OR USE OF THE E-CLAIMS NOTIFICATION SYSTEM

1. This e-Claims system ("System") is for the general purpose of facilitating the claims process only.
2. By accessing or using this System, you hereby warrant and represent that you have been properly authorized by the policyholder and the applicable insureds (collectively, hereafter the "Insured") to submit information pertaining to such Insured's claims.

TAKE NOTE THAT any unauthorized use of this System is strictly prohibited and may be subject to criminal and/or civil penalties. You are fully responsible for ensuring the validity of such authorization and agree to indemnify us against any loss or claims thereof.

3. Information contained on this website or accessed through this System does not represent the applicable policy terms and conditions, whether wholly or partially. You are advised to readthrough the policy document and acquaint yourself with its terms and conditions.

4. Our acceptance of any information provided by you through this System shall not constitute or be construed as admission of liability by us. Determination of claims shall be based on, inter alia, the information submitted to us through this System, and you warrant and represent that such information are truthful and accurate and that all information that may in any way be material to the claim has been fully disclosed. Please note that the requirements listed are only indicative and not exhaustive and we may require additional information, documentation and proof of claims to be furnished by the Insured in support of his claim, depending on the circumstances of each case. Any payment liability shall be always subject to the terms and conditions of the applicable policy.

5. Whilst every effort has been made to ensure the accuracy of the information contained in or accessed through this System, HSBC Life (Singapore) Pte. Ltd., its related companies and holding company, do not in any way represent or warrant its accuracy, adequacy, currency, reasonableness or completeness or accept any liability for any loss or damage, whether wholly or partially, directly or indirectly, arising from any error, inaccuracy or omission.

6. No warranties of any kind (whether implied, express, statutory or otherwise) are given in conjunction with such information or this System in general.

7. By accessing or using this System, you expressly agree that such access or use is at your own risk. We assume no responsibility and shall not be held liable for any loss or damage as a result of your access to,

or use of this System, downloading or use of any information. We endeavors provide a service of the highest quality but cannot guarantee that such information will be error-free, or that it would reach the intended recipient. You acknowledge that you are fully aware and expressly agree that use of this System is subject to having all your activities hereof monitored and recorded by us.

8. In the event of conflict between information contained in or accessed through this System and the applicable policy, the provisions of such policy and any revisions thereof shall prevail to the extent of such conflict.

9. To the fullest extent permitted under Singapore law, you shall keep all information obtained through this System secure and confidential.

10. All information herein contained is subject to change without notice.

11. Your attention is also drawn to our "Disclaimer, Privacy & Copyright Policy" which also forms part of the terms of use of this website and the System.

12. The information I or We have provided is my personal data and, where it is not my personal data, that I or We have the consent of the owner of such personal data to provide such information.

13. By providing this information, I or We understand and give my or our consent for HSBC Life (Singapore) Pte. Ltd., ("HSBC Life") and their respective representatives or agents to:

i. Collect, use, store, transfer and/or disclose the information, to or with all such persons (including any member of the HSBC Group or any third party service provider, and whether within or outside of Singapore) for the purpose of enabling HSBC Life to provide me with services required of an insurance provider, including the evaluating, processing, administering and/or managing of my or our relationship and policy(ies) with HSBC Life, and for the purposes set out in HSBC Life's Data Use Statement which can be found at <http://www.hsbclife.com.sg> ("Purposes").

ii. Collect, use, store, transfer and/or disclose personal data about me or us and those whose personal data I or We have provided from sources other than myself or us for the Purposes.

iii. Contact me or us to share information about products and services offered by HSBC Life that may be of interest to me or us by post and e-mail.

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I understand that the access to and/or use of the e-Claims Notification System are subject to my acceptance of the terms and conditions aforementioned. As such, I hereby accept and agree to comply with the said terms.