

Internet Banking of Hong Leong Bank (Cambodia) PLC Terms and Conditions for Hong Leong Connect

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Terms and Conditions for Connect by Hong Leong Bank

For Personal Retail Internet Banking Services

Your use and access to the **Connect** services provided through Hong Leong Bank Retail Internet Banking Services ("**Connect**") shall be subject to the following Terms and Conditions.

1. General

These Terms and Conditions are applicable to all the **Connect** services from online banking to electronic device applications including but not limited to iOS, Android or any electronic operating system platform as may be provided by Hong Leong Bank (Cambodia) PLC ("HLBCAM") to its eligible customers.

2. Definitions and Interpretation

2.1 Definition

The following terms and expressions shall have the meanings assigned to them unless the context otherwise requires:

- Account** : means all banking accounts which you have or may have with HLBCAM linked to the **Connect** at any time and from time to time and Accounts shall refer to one or more accounts as the context shall require.
- Activation Code** : is list of alphanumeric characters issued to you by HLBCAM as required for your Registration or the Reset **Connect** using the banking account option.
- Affiliates** : means any entity, company, corporation or institution which may offer products, services, content or information on the **Connect** from time to time.
- Appropriate Authority** : means any government or taxing authority.
- Approved Communication Channel** : means the communication channels (including but not limited to the telephone, computer or any electronic means as may be approved by HLBCAM from time to time and which requires authentication with the requisite security codes prescribed for the respective communication channel) which you may use to issue Instructions to HLBCAM.
- ATM** : means "Automated Teller Machine", which is an electronic terminal installed by HLBCAM or any member of the Smart Link for you to perform your banking transactions. It accepts ATM by HLBCAM. "ATM" is a payment card issued to you

by HLBCAM which enables you to perform banking transactions at any ATM and point-of-sales terminal.

- ATM PIN** : is a 6-digit numeric personal identification number chosen by you for an ATM issued to you under your Account. It is required when you perform any banking transactions at the ATM.
- Bill Payment** : means the payment of bill, policy, e-commerce purchases which may be made by you to the Payee Corporation(s) through Connect.
- Biller** : means Government agencies, statutory bodies, sole proprietor or partnership businesses, a company or an organization, societies, charities participating in the Scheme to collect Bill Payments.
- Business Day** : means a day on which HLBCAM is opened for business in Cambodia, as the case may be, except for public and bank holidays.
- CAPTCHA Code** : means "Completely Automated Public Turing test to tell Computers and Humans Apart", which is part of the **Connect's** online security to gain access to the **Connect**.
- Connect Biometric Authentication** : means the service which:
 (a) is only available for customers using selected smartphones which are not jailbroken iOS devices, i.e. iPhone 5s and above, which employs either:
 (b) Apple's Touch ID as its fingerprint recognition software or non-rooted Android fingerprint scanner enabled devices, i.e. limited to Samsung Galaxy S6 and above or Apple devices running on OS 8.0 and above ("Mobile Device"); and enables you to gain access to Connect by using either your fingerprint which has been stored on your Mobile Device ("Fingerprint") as a simplified sign-in option and your Fingerprint together with the Authentication (as defined in Clause 5.9.2 (a) herein) shall form one of your Security Codes by which HLBCAM identifies you for the purpose of enabling you to transact through Connect.
- Connect Online** : means the internet banking services provided by HLBCAM to enable you to perform banking transactions on these Terms and Conditions with the use of a personal computer terminal or any electronic device through the internet browser with the Security Codes; and include the services as may be supplemented, varied or withdrawn by HLBCAM at any time, and from time to time.
- Connect Mobile/ Tablet** : means the mobile banking app services provided by HLBCAM to be downloaded onto your smart phone, tablet or such other electronic devices (if capable of supporting such mobile banking app service) to enable you to perform banking transactions on these Terms and Conditions through the internet connectivity with the Security Codes; and include the services as may be supplemented, varied or withdrawn by HLBCAM at any time, and from time to time.

- Customer or You** : means the person who is registered with HLBCAM for the **Connect** “FAQ” means the Frequently Asked Questions pertaining to registration and banking transaction matters through **Connect**. The FAQ are available on **Connect** website at www.hongleongconnect.com.kh.
- Erroneous Payment Instruction** : means a Payment Instruction that is initiated wrongly or is incorrect as follows:
 (a) Participants post erroneous entries to Billers’/Payers’ bank accounts, or generate invalid, incorrect, misdirected or duplicated Payment Instructions on behalf of Billers/Payers due to technical errors or operational errors;
 (b) Technical or operations errors at the Scheme Operator that results in incorrect or duplicated Payment Instructions; and
 (c) Mistaken Payment Instruction which is directed to the wrong Billers/Payers, contains incorrect recipient reference numbers, carries the wrong amount, or is duplicated.
- FAQ** : means the Frequently Asked Questions pertaining to registration and banking transaction matters through **Connect**. The FAQ is available on **Connect**’s website at www.hongleongconnect.com.kh , **Connect** Mobile and **Connect** Tablet.
- First Time Registration** : means the enrolment to **Connect** which enables you to access your banking accounts through internet with the Security Codes defined and verified by you during the registration process.
- Fraudulent Payment Instruction** : means a payment which has been induced by dishonest or fraudulent means and which the Payer makes a Payment as a result of a fraudulent invoice issued by a third party who purports to be a Biller (and is not in fact a Biller) or a third party who impersonates a Biller.
- HLBCAM** : means Hong Leong Bank (Cambodia) PLC and includes all its successors-in-title and assigns.
- Instructions** : mean any instruction given by you to HLBCAM using the Security Codes through the **Connect** or through any Approved Communication Channel.
- Internet** : means the global network of computers and telecommunications systems, which facilitate communication.
- Mistaken Payment Instruction** : means a payment that is made, or not made, to a person or for an amount which is not in accordance with a Payer’s Payment Instructions or contains an error in the Payment Instructions from the Payer resulting in payments which:
 (a) are directed to the wrong Customers;
 (b) contain incorrect Recipient Reference Numbers;
 (c) carry the wrong amount; or
 (d) are duplicated.
- Mobile Network Service Provider** : means any of the registered telecommunication network service providers providing mobile phone services.

- Network Service Provider** : means any Internet service provider or commercial online service provider providing connection to the Internet.
- Online Transactions** : means the transfers and payments made from your HLBCAM banking account through the **Connect**.
- Other Account Transfer** : means the transferring of fund from your HLBCAM savings or current account to a third party's banking account at HLBCAM or other banks.
- Oversea transfer** : means the transferring of fund from your HLBCAM savings or current account to the payee at other bank outside Cambodia.
- Own Account Transfer** : means the transferring of fund from your HLBCAM savings or current account to your other HLBCAM banking account.
- Oversea transfer** : means the transferring of fund from your HLBCAM savings or current account to the payee at other bank outside Cambodia.
- Password** : means a list of alphanumeric characters created by you during Registration or to the Reset **Connect**. It is required by HLBCAM to identify your Security Codes before granting you access to the **Connect**.
- Payee** : means the party who receives the transferred money in the transaction made through the **Connect**.
- Payee Corporation(s)** : means the companies or corporations whose bill, policy or e-commerce purchases can be paid by you through **Connect** and includes any company or corporation included or substituted by HLBCAM at its absolute discretion at any time and from time to time.
- Privacy Policy** : means HLBCAM's policies and principles pertaining to the collection, use and storage of personal information of existing and prospective individuals and entities dealing with HLBCAM as may be amended from time to time and made available at the HLBCAM websites respectively or in such manner as HLBCAM deems appropriate.
- Registration** : means the enrolment to the **Connect** which enables you to access your banking accounts through Internet with the Security Codes defined and verified by you during the registration process.
- Reset Connect** : means the change of your Security Codes to access the **Connect** should you forget your Security Codes or when you want to reactivate your **Connect** which has become dormant after three (3) months of inactivity.
- Reversal** : means a transaction that:
 (a) is initiated by a Biller to cancel an Erroneous Payment Instruction;
 (b) may involve the making of a debit or credit adjustment to the account of the Payer to which the Erroneous Payment Instruction relates; and

- (c) may involve an adjustment to the bank account(s) of the Biller named in the Erroneous Payment Instruction, if funds from the Erroneous Payment Instruction has been applied to the bank account(s).

RRN	: means Recipient Reference Number.
Security Codes	: means the security credentials used to identify you when you access and utilize the Connect comprising of the Username, Password, ATM PIN, TAC, Temporary ID and includes any other security codes as HLBCAM may issue from time to time.
Services	: means the banking services offered by HLBCAM via the Internet and mobile or any other electronic medium approved by HLBCAM, in accordance with the Terms and Conditions for the Connect .
TAC	: means "Transaction Authorization Code" which is a security feature implemented to provide a second layer of protection for online and mobile banking transactions in addition to your Connect login Username and Password. It is a unique 6-digit code that needs to be entered for specific online transactions.
Tax	: means any present or future, direct or indirect, Cambodian or foreign tax, levy, impost, duty, charge, fee, deduction or withholding of any nature, that is imposed by any Appropriate Authority, including without limitation, any consumption tax such as the VAT and other taxes by whatever name called, and any interest, fines or penalties in respect thereof.
Temporary ID	: is the list of alpha numeric characters issued to you by HLBCAM as required for your First Time Registration or Reset Connect using the banking account option.
Terms and Conditions	: means these terms and conditions for the Connect unless the context requires otherwise and includes any amendments, additions, variations or deletions made from time to time and shall refer to the terms and conditions prevailing at that time.
Third party within HLBCAM transfer	: means the transferring of fund from your HLBCAM saving or current account to transfer funds to another party's saving or current account within HLBCAM.
User Guide	: means the user manual guideline(s) prepared by HLBCAM intended to give assistance to customers using the Connect .
Username	: means a name selected or created by you comprising of alphanumeric characters during the Registration or the Reset Connect . It is required by HLBCAM to identify your Security Codes before granting you access to the Connect .
URL	: means internet browser address.

2.2 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 you or 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.

3. Eligibility and Registration for the Connect

- 3.1 Existing HLBCAM customer and has an active banking account with HLBCAM.
- 3.2 HLBCAM has the sole and absolute discretion to accept or reject your registration without having to disclose its reason for doing so and / or to respond to any request for information.
- 3.3 You are able to customize your banking account(s) settings on the **Connect** but the Accounts which you can transact through the **Connect** are the Accounts operated by individual signatory, or either one signatory for joint-account(s).

4. Computer Terminals / Personal Electronic Devices and Internet / Mobile Network Access

- 4.1 You are solely responsible:
 - (a) To ensure that the computer terminal and / or personal electronic devices and related software and hardware meet the required specifications and configurations as may be specified by HLBCAM from time to time; and
 - (b) For the installation, maintenance and security of your computer terminal and / or personal electronic devices, related hardware and software (including the Internet browser software) and Internet / data connection used to access the **Connect**, and HLBCAM shall not be responsible for any loss, damage or expense incurred by you or any third party from any delay, failure, disruption, malfunction or intrusion to the above.
- 4.2 Your access to HLBCAM's website and the **Connect** through a Network Service Provider will be subject to the terms and conditions of the Network Service Provider.
- 4.3 The provision of the TAC upon your request is through the Mobile Network Service Provider and will be dependent on the terms and conditions of the Mobile Network Service Provider. HLBCAM shall not be responsible for any loss or expense incurred by you or any third party from any delay, failure, disruption, malfunction or intrusion to the above.

5. Gaining Access to the Connect

5.1 Registration

- (a) Registering using ATM you will be required to enter your ATM Number, ATM PIN, Passport Number / ID Number / Birth Certificate Number / CAPTCHA code and TAC. Upon acceptance of the correct information, you will be required to create your Username and Password then accept the Terms and Conditions. Once successful, you will be notified of all the default daily online transaction limits through the **Connect** on the acknowledgment screen. You can then login to your **Connect** through Internet browser. You may access using the same Username and Password.

- (b) Registering using Banking Account Number - you will be required to select an Account Type, enter the Account Number, Activation Code, Passport Number / ID Number / Birth Certificate Number / CAPTCHA code and TAC. Upon acceptance of the correct information, you will be required to create your Username and Password then accept the Terms and Conditions. Once successful, you will be notified of all the default daily online transaction limits through **Connect** on the acknowledgment screen. You can then login to your **Connect** through Internet. You may access using the same Username and Password.
- 5.2 You may download Connect Mobile application to a maximum of five (5) mobile and/or tablet devices, and use the same Security Codes to login and access your mobile banking services. Once you have reached the maximum limit of five (5) mobile and/or tablet devices, any attempt to login using a sixth (6th) mobile and/or tablet device will fail.
- 5.3 You may de-register your Connect Mobile application from any of your mobile and/or tablet device through any of the following mode:
 - (a) Self de-registration - you are required to login to your Connect Mobile application to delete the registered device; or
 - (b) Hong Leong Call Centre - you are required to call +855 23 999 711 to request for the deregistration of your mobile electronic device.
- 5.4 Reset **Connect**
 - (a) Forgot Username or Password - you are required to reset your Username or Password by performing the same process as Registration in Clause 5.1 (a) or (b).
 - (b) Change Username and Password - you are required to change your Username and Password by performing the same process as Registration in Clause 5.1 (a) or (b).
 - (c) Reactivate the **Connect** account - you are required to reactivate your Suspended / Blocked account status by contact Hong Leong Call Centre or any branch / transaction office of HLBCAM for our support to update Account status then you can perform the same process as Registration in Clause 5.1 (a) or (b).
- 5.5 The **Connect** will become dormant if there is no login activity within a 3-month period.
- 5.6 You agree that HLBCAM uses your Security Codes to identify you and acknowledge that you must keep all your Security Codes secure and exercise reasonable care to prevent unauthorized access and or use.
- 5.7 HLBCAM reserves the right to invalidate your Security Codes without being obliged to offer any prior notice or explanation and to refuse the replacement of the Security Codes without assigning any reason.
- 5.8 Once you have logged on to the Connect, you must not leave the terminal or other devices from which you have accessed the Connect at any time or let anyone else use it until you have properly logged off. You are responsible for ensuring that you have properly logged off at each session.
- 5.9 Connect Biometric Authentication
 - 5.9.1 Use of Connect Biometric Authentication service
 - (a) To use the Connect Biometric Authentication service, you will need to:
 - (i) Be a valid user of HLBCAM Connect Account;
 - (ii) Install Connect Mobile on your Mobile Device;
 - (iii) Register your Mobile Device with Connect by successfully logging in via Connect Mobile;

- (iv) Have already registered your Fingerprint on your Mobile Device; and
 - (v) Enable the following:
 - (A) For iOS devices
 - Touch ID to unlock your Mobile Device
 - (B) For Android devices
 - Enable Fingerprint Security
 - (b) To activate the Connect Biometric Authentication service, you must first login into Connect Mobile, go to 'Settings' menu and select 'Enroll Fingerprint'.
 - (c) To deactivate the Connect Biometric Authentication service you must first login into Connect Mobile, go to 'Settings' menu and select 'Unenrolled Fingerprint'.
- 5.9.2 Specific Terms Governing Use of Connect Biometric Authentication service
- By using the Connect Biometric Authentication service you hereby acknowledge and agree to the following specific terms governing this service.
- (a) For avoidance of doubt, all Fingerprint data is stored in the relevant Mobile Device when you set-up your fingerprint enabled Mobile Device and no Fingerprint data is stored on HLBCAM's servers. For the purpose of the Connect Biometric Authentication service, verification of the Fingerprint is effected by the Mobile Device itself. Once the Fingerprint is recognized by the Mobile Device, the confirmation of authentication ("**Authentication**") will be relayed by the Mobile Device to the Connect Biometric Authentication to enable you to proceed with the relevant transaction or where verification is unsuccessful, notification of Authentication failure will be relayed to Connect Biometric Authentication Service interface.
 - (b) Connect Mobile users' Mobile Devices that come with the 'Enrolled Fingerprint' feature/function will be able to login to Connect Mobile/Tablet using just their fingerprint or facial identification, as the case maybe.
 - (c) You agree that by using your Fingerprint to access Connect via Connect Biometrics Authentication service, HLBCAM relies on the Mobile Device to provide the Authentication if you activate the Connect Biometric Authentication service.
 - (d) You shall not register any third party fingerprint as your Fingerprint as doing so will enable the third party(s) to have access to your Account and perform all functions available within Connect Biometric Authentication service.
 - (e) If you have any third party fingerprint stored on your Mobile Device, you are required and you hereby warrant that such third party fingerprint has been deleted from your Mobile Device prior to your activating Connect Biometric Authentication service.
 - (f) Your Fingerprint should be treated with the same level of security as your other Security Codes to prevent any unauthorized access to your Account as set out more particularly in **Clause 11** of these Terms and Conditions.
 - (g) Instructions given by you using Connect Biometric Authentication shall comprise Instructions as set out in **Clause 7** of these Terms and Conditions.
 - (h) You shall deactivate Connect Biometric Authentication service in accordance with Clause 5.9.1 (c) herein in the event that you change or dispose your Mobile Device.

- (i) You can use the Connect Biometric Authentication service in respect of up to five (5) Mobile Device but each Mobile Device requires separate registration for Connect Biometric Authentication service.
- (j) You acknowledge that HLBCAM owes no duty to verify that it is your Fingerprint endorsed on the Mobile Device and agree that to the extent permitted under applicable law, HLBCAM shall not be liable to you for any and all losses, liabilities, costs, expenses, damages, claims, actions, or proceedings of any kind whatsoever (whether direct, indirect, or consequential) in respect of any matter of whatever nature and howsoever arising (whether in contract, tort, negligence or otherwise) in connection with:
 - i. The provision by HLBCAM of or your use of Connect Biometric Authentication service;
 - ii. Any unauthorized access to your Account balance, transaction from Connect Biometric Authentication service and/or use of your Mobile Device;
 - iii. Any transaction effected in accordance with Clause 5.9.2 (g) herein; and/or
 - iv. Any breach of or failure to comply with any of these Terms and Conditions or any relevant procedures set by HLBCAM.
- (k) You acknowledge that In the event that you have lost your Mobile Device, you are to deactivate Connect Biometric Authentication immediately by contacting HLBCAM Contact Center to report the loss of your Mobile Device and request for the biometric registration in respect of the lost Mobile Device to be de-registered. If you have more than one (1) Mobile Device registered for Connect Biometric Authentication service, you are able to deactivate Connect Biometric Authentication for the lost Mobile Device yourself by using your other Mobile Device.
- (l) HLBCAM reserves the right to deactivate Connect Biometric Authentication service if such service has not been utilized for **three (3) months** from the date of your last login or registration or any other time period as may be determined by HLBCAM at its absolute discretion without any prior notice of such deactivation. To be able to use Connect Biometric Authentication service again, you are required to reactivate Connect Biometric Authentication service in accordance with **clause 5.9.1 (b)** herein.
- (m) HLBCAM may in its absolute discretion and at any time, suspend, restrict or terminate your access to Connect Biometric Authentication service without being obliged to provide any reason for such suspension, restriction or termination.

6. The Connect Online, Mobile and Tablet Banking Services

6.1 New / Additional Services - Where HLBCAM offers new or additional services, your acceptance in the manner prescribed by HLBCAM and use of such new or additional services shall be on these Terms and Conditions and such additional terms and conditions (if any) as may be prescribed by HLBCAM.

6.2 Rules and Regulations Governing Your Accounts - These Terms and Conditions shall be read together with the rules, regulations, terms and conditions governing and regulating the Accounts. If there is any inconsistency between such terms and conditions / rules and regulations and these Terms and Conditions, these Terms and Conditions shall prevail.

6.3 Type of Services Available in the **Connect Online Banking** include the following but not limited to:
(a) Overview

- Obtain Account details, balances and transactions history
- (b) Pay & Transact
 - Own Account Transfer
 - Transfer funds between your Current / Savings account
 - Other Account Transfer
 - Transfer funds to a third party Current / Savings account at HLBCAM (subject to daily third party transfer limit)
 - Transfer to other banks in Cambodia
 - Transfer to overseas banks
 - Manage Favorite accounts
 - Online Transactions
 - View History (successful and failed online transaction details)
 - Manage Standing Instructions (SI) (check, Skipp and cancel)
 - FD Placement
 - FD Withdrawal
 - Manage Favorite Account
- (c) Other Services
 - Settings
 - Customize your Accounts to allow for online viewing only or to allow for pay & transact
 - Change Online transaction limit
 - Updating Contact information
 - Default Equivalent Currency
 - Change Password
 - Cheque Management
 - Cheque Inquiry
 - Cheque book request
 - Stop Cheque request
- (d) E-Saver Products
 - Create Account
 - Personalize Account
 - Re-Activate Account
 - Close Account
 - View Application History

6.4 Type of Services Available in the **Connect Mobile App** include the following but not limited to:

- (a) Overview
 - Obtain Account details, balances and transactions history
- (b) Pay & Transact
 - Own Account Transfer
 - Transfer funds between your Current / Savings account
 - Other Account Transfer (subject to daily transfer type limit)
 - Transfer funds to a third party Current / Savings account at HLBCAM
 - Transfer to other banks in Cambodia
 - Transfer to overseas banks

- Open Fund Transfer
 - Connect Mobile users can transfer funds from their HLBCAM savings or current account to a third party HLBCAM banking account or banking account in another bank via their Connect Mobile App
 - To perform an Open Fund Transfer, the 'Open Fund Transfer' option must be selected, after which Connect Mobile users are required to follow the step by step instructions shown in the Connect Mobile App
- Bill Payment
 - Make payments & purchases to Favorite Payee Corporations within Cambodia
- Phone Top Up
 - Top Up your Mobile or your favorites contact

(c) Settings

The following actions can be performed in Settings and not limited to the following:

- De-register mobile or tablet device
- Change preferred language: Khmer, English (only available on Connect Mobile)

Note: In case of discrepancies between languages and their meaning, the Bank shall always refer to English as the final representation.

6.5 For transactions or services requiring TAC:

- (a) You may request for the TAC via the **Connect** where the TAC will be sent via SMS to your mobile phone number, which has been pre-registered with HLBCAM. Delivery time of the TAC is dependent on the service level of your subscribed Mobile Network Service Provider.
- (b) If you request for a TAC more than once, the previously requested TAC will be rendered invalid and the latest request will be the valid TAC to be used in the **Connect**.

6.6 Bill Payment

- (a) You may use the Pay Bill service to settle your outstanding bill or policy with the Payee Corporation(s) only and you hereby agree to abide by the then current procedures, requirements and terms of each Payee Corporation in respect of settling their respective bills or policy.
- (b) You must settle your bill or policy in full within the time period stipulated by the Payee Corporation(s). HLBCAM shall not be liable for any expense, loss or damage suffered by you as a result of failure to comply with this clause.
- (c) The Account will be debited immediately upon payment instructions being received by HLBCAM through the Pay Bills service.
- (d) HLBCAM shall indemnify you for any loss suffered by you in the event HLBCAM fails due to its gross negligence or wilful default to make payment to the relevant Payee Corporation(s) on the due date after being instructed by you.
- (e) You shall accept HLBCAM's record of transactions processed by the use of the Pay Bills service as being conclusive and binding for all purposes whatsoever.
- (f) HLBCAM may from time to time with prior notice amend its list of Payee Corporation(s) or vary the scope of or withdraw the Pay Bill service in whole or in part and HLBCAM shall not be liable for any loss, damage or expense which may be suffered by you or any third party as a result of such action.

6.7 Account Information Presented via the Connect

- (a) HLBCAM shall endeavor to ensure that all information pertaining to your accounts are presented as accurate as possible on the **Connect**. Notwithstanding this, you acknowledge that HLBCAM does not warrant the accuracy of the information. Should you have reason to believe that the information is inaccurate, you will report to HLBCAM who will then investigate and resolve the inaccuracy within seven (7) Business Days.
- (b) You acknowledge that your account information as presented to you via the **Connect** may not be always completely up-to-date due to the possibility of transactions that are yet to be fully processed, verified or authorized by HLBCAM or third party (as the case may be). Pursuant to this, HLBCAM is obliged to attend to your queries on any of your accounts related to the **Connect**.
- (c) In the event of inconsistency between the accounts information reported in the **Connect** and the HLBCAM's main system (the Host banking system), the account information as reported by the main system and assessable at branches of HLBCAM shall prevail.

6.8 Transfer to other banks in Cambodia and Overseas Transfer

- (a) HLBCAM may send messages pertaining to Telegraphic Transfer or other modes of electronic fund transfer by way of cable, telex, telephone, facsimile or other electronic means as may be determined by HLBCAM, in either literally, code or cipher or other forms as HLBCAM may deems fit.
- (b) Transfer request shall be irreversible and irrevocable once delivered to HLBCAM unless otherwise permitted by HLBCAM. Transfer request for any of the Services received after the respective stipulated cut-off-time will be held over until the next Business Day.
- (c) Refund of any remittance will be made only after HLBCAM receives confirmation of effective cancellation of the remittance and an acceptable letter/secured message of indemnity from the Customer. Refund shall only in the currency of purchase of the Services less cost, interests, charges and expenses.
- (d) All cost and expenses incurred in respect of the amendments, reversals, cancellations and/or refund shall be solely borne by the Customer.
- (e) Notwithstanding any provisions herein contained, HLBCAM reserves the absolute right to reject any transfer request submitted to HLBCAM in its absolute discretion and without having to disclose its reason(s) for doing so and its decision shall not be questioned on any account whatsoever.
- (f) HLBCAM shall be entitled to impose service fees and other charges for the Services utilized by the Customer. HLBCAM reserves the absolute right to vary such service fees and charges at any time and from time to time by way of notices in HLBCAM's office or media or account statement or HLBCAM's website or other methods.
- (g) You shall ensure that all information provided in the transfer request is accurate and correct. For any straight through processing and/or paper drop, the crediting to beneficiary's account will be based on the ACCOUNT NUMBER key in system but not from other details, unless otherwise specified.
- (h) HLBCAM shall not liable to the Customer or any third party for damages, loss of profits or earnings, goodwill or any type of special / exemplary, incidental, direct or consequential loss or damage howsoever arising whether by way of omission, negligence, any breach of contract or otherwise and whether or not HLBCAM has been advised of the same for any of the following:-

- for any misinterpretation or error (including incorrect name(s) or account number(s) or amount of the transfer request) in any information provided to HLBCAM;
 - in the event the transmission of messages is delayed, failed or otherwise interrupted due to reasons beyond HLBCAM's control including but not limited to fire, earthquake, landslide, flood, epidemic, natural catastrophe accident, riots, civil disturbance, industrial disputes, act of public enemy, embargo, war, act of God or any failure or disruption to telecommunications, electricity, water, fuel supply or any factor in a nature of a force majeure or beyond the control of HLBCAM;
but in the event HLBCAM is found liable by laws, HLBCAM's sole and entire liability or any such demands, claims or action shall not exceed the amount of fee/charge involved which gave rise to the claim paid by the Customer.
- (i) The Customer undertakes to indemnify HLBCAM fully and completely and against all claims, demands, actions proceedings, loss and expenses (including legal costs as between solicitor and own client) and all other liabilities of whatsoever nature or description which may be made taken incurred and suffered by HLBCAM in connection with or in any manner arising out of the provision of the Services or the acceptances of any application made by the Customer of any of the terms and conditions. The liabilities of the Customer shall be a continuing liability and will remain in full force and effect until the liability, if any, of HLBCAM is fully discharged.
- (j) Customers are required to be aware of any sanctions imposed by countries/organizations where they wish to send funds to or receive funds from. If any funds/documents/transactions are delayed/blocked/held in relation to the said sanction(s), HLBCAM will not be held liable for such delay/block/holding.

6.9 Availability of Services

- (a) The **Connect** is available twenty four (24) hours a day and seven (7) days a week unless HLBCAM notifies you otherwise or for any reason beyond the control of HLBCAM. HLBCAM does not warrant that the **Connect** will be available at all times.
- (b) In the event the **Connect** is not available, you may carry out your transactions at any of HLBCAM's branches / transaction offices or use other alternative banking services available to you.
- (c) HLBCAM reserves the right to deactivate your account in the **Connect** if the services have not been utilized for three (3) months or any other time periods as may be determined by HLBCAM at its absolute discretion without any prior notice of such deactivation.
- (d) Reliability of Information - Information including but not limited to interest rates, foreign currency exchange rates, product information quoted or provided by the **Connect** are for indication purposes only. The actual rate or price that shall apply for a particular transaction can only be determined at the time the relevant transaction is entered into.

7. Instructions

7.1 All transactions carried out through the Security Codes, shall be deemed instructions and authorizations given by you to HLBCAM and HLBCAM shall be and is hereby authorized to rely upon and act in accordance with the instructions given by or on behalf of you without inquiry on its part as to the identity of the person giving or purporting to give such instructions or as to the authenticity of such instructions and that HLBCAM shall be in no way responsible for any misuse or unauthorized use of messages or instructions given to HLBCAM.

Notwithstanding that a transaction may be disputed by you for any reason whatsoever including the reason that the person who gave the instructions was not you, HLBCAM shall be entitled to treat such instructions as binding upon you and HLBCAM shall be entitled to take such steps in connection with or in reliance upon such instructions. HLBCAM will not be held liable for any loss, damages and expenses suffered by you or anyone else for complying with such instructions.

- 7.2 Once issued or transmitted, such instructions shall be irreversible and shall be conclusive evidence that the instructions came from you.
- 7.3 You shall ensure that the instructions issued are complete, accurate and correct.
- 7.4 HLBCAM shall be entitled to your Account immediately on completion of any transaction instructed by you via the **Connect** using your Security Codes.
- 7.5 You may issue instructions to cancel, revoke, reverse, or amend your earlier instruction at HLBCAM in person, at its sole discretion, may only comply with the subsequent instruction provided that the earlier instruction has not been executed.
- 7.6 HLBCAM reserves the right not to comply with your instructions if they are inconsistent with HLBCAM's policy or rules and regulations in force for the time being.

8. Transaction Records

- 8.1 Any Instructions transmitted or received by HLBCAM after the relevant cut-off processing time on any Business Day will be treated as given and processed on the next Business Day. The cut-off time for processing Instructions and transactions may be varied by HLBCAM from time to time at its absolute discretion without any prior notice to you.
- 8.2 Transactions that have not been verified or processed by HLBCAM shall not appear in the balances of the relevant Account available to you through the **Connect** screen and shall not be conclusive of the state of the relevant Account.
- 8.3 HLBCAM will issue statements for the Accounts in accordance with the Terms and Conditions for the relevant Accounts, which will include transactions effected through the **Connect**. Such statements of Accounts shall be binding and conclusive evidence of such transactions carried out by you.

9. Limits on Transactions

- 9.1 Unless instructed by you or in the absence of you electing a limit to the carrying out of transactions through the **Connect**, HLBCAM shall be entitled to determine and impose any limit whether in amount, frequency and use of or otherwise of any of the **Connect** and / or Security Codes without informing you for its purposes of control.
- 9.2 HLBCAM shall be entitled to require you to maintain a minimum balance at any one time in the Account(s). Should the balances in the Account(s) fall below the requisite minimum balances, HLBCAM may at its absolute discretion impose a penalty, suspend or terminate your utilization of **Connect**.

10. Service Fees, Commissions and Charges

- 10.1 HLBCAM shall be entitled to impose service fees and other charges for the **Connect** utilized by you from time to time.

- 10.2 Notwithstanding the imposition of such service fees and charges, transactions carried out through the Accounts will be charged the usual charges and commissions. HLBCAM reserves the absolute right to vary such service fees, commissions and charges at any time and from time to time with prior notice to you.
- 10.3 For the purpose of collecting such fees, commissions and charges, you hereby authorize HLBCAM to the Account with such fees, commissions, charges and any Government charges and taxes for the use of the **Connect**.

11. Your Responsibilities

11.1 Security Details

You shall take all precautions to ensure and prevent unauthorized and fraudulent use of the **Connect** or any part of them and the Security Codes including but not limited to the following:

- (a) That the Security Codes, which includes your Username, Password, ATM PIN, Permanent ID and TAC, must be kept as secret, not accessible to any person and are not written down in any form or manner which may be deciphered by anyone or kept together or disclosed or exposed to any person (including the employees of HLBCAM) under any circumstances or at any time. Any advice sent to you containing the Security Codes, must be destroyed immediately after you have received and read them. Any email or SMS requesting for your Security Codes is to be reported to HLBCAM immediately;
- (b) That you are to ensure that the equipment you are using will not allow recording of your activities and that the necessary anti-spyware and firewalls are installed;
- (c) That you ensure that you are always logged in to the correct URL for the **Connect** Online Banking
- (d) That you are not to utilize the **Connect** through Internet cafes or any public places offering Internet services and you are to log off from the **Connect** before leaving your computer terminal;
- (e) You are to change your Password when requested to on a periodical basis;
- (f) Non-Transferability: The Security Codes are issued solely for your use and you shall not transfer, pledge or otherwise use it as security in any form nor part with the use of the same to any other person;
- (g) Exposure of the Security Codes: If the Security Codes are exposed or suspected to be exposed to any person, you shall immediately change the Security Codes, as the case may be to protect your own interest. HLBCAM shall not be held responsible or liable for any loss or damages suffered in such circumstances.

11.2 Frequently Asked Questions (FAQ) and User Guide

You are requested to read and understand the FAQ before attempting to use the **Connect** and do not carry out any instructions or utilize the **Connect** in the presence of any other person.

You have read, understood, agreed to be bound by and shall comply with the User Guide of the **Connect** and such other guides of using the **Connect** provided by HLBCAM from time to time.

11.3 Balances in Accounts

- (a) You are to regularly check and carefully monitor the Accounts and the balances and check the balances each time prior to issuing any Instructions to HLBCAM.

- (b) You are to immediately inform HLBCAM of any inaccuracy or irregularity in any of the Accounts.
- 11.4 Availability of Funds
 - (a) You shall ensure that there are sufficient funds available in the Account to perform any of the transactions you require, unless you have made prior arrangements with HLBCAM.
 - (b) HLBCAM shall not be obliged to carry out any Instructions until and unless the relevant Account has sufficient funds.
- 11.5 Joint Account holders

Depend on the signing conditions of the joint account, either one of the accountholders may issue instructions and authorize HLBCAM to effect any transactions on a joint account. All transactions arising from the use of the Security Codes, to operate a designated joint account shall be binding on all account holders, who shall be jointly and severally liable on all transactions.
- 11.6 If you receive data or information through the **Connect** which is not intended for you, you are to immediately inform HLBCAM by telephone or e-mail and delete the same.
- 11.7 This provision shall survive the termination of the **Connect**.

12. Liabilities of the Parties

- 12.1 By using the **Connect**, you acknowledge and agree:
 - (a) To accept the inherent risks associated with carrying out transactions through the Internet and mobile electronic device; and
 - (b) That HLBCAM and its Affiliates do not make any representations or warranties, whether expressed or implied with respect to the **Connect**, including but not limited to merchantability and fitness for a particular purpose. No oral or written information or advice given by HLBCAM, its Affiliates and their respective personnel, employees or agents shall create or enhance the scope of this warranty.
- 12.2 You shall be responsible and liable, without any limit, for the following:
 - (a) Any loss or damages suffered for all unauthorized transactions carried out through the use of the Security Codes until such time when HLBCAM has received written notification of the same from you;
 - (b) Any loss or damages suffered and all risk arising, in the event you do not terminate the **Connect** in accordance with the relevant procedures set out by HLBCAM for the use of the **Connect**;
 - (c) Any loss or damage suffered by HLBCAM as a result of your breach of or failure to comply with any of these Terms and Conditions or any relevant procedures set by HLBCAM.
- 12.3
 - (a) Without prejudice to any other provisions here, HLBCAM shall not be liable to you or any third party for any loss (whether direct or indirect) of profits or business or goodwill for any indirect or consequential loss or damage whatsoever or howsoever arising even if HLBCAM has been advised of the possibility of such loss or damage or claim by any third party.
 - (b) Subject to the provisions herein, HLBCAM's sole and entire liability to you in contract, tort, (including negligence or breach of statutory duty) or otherwise arising by reason of or in connection with these Terms and Conditions or howsoever shall not exceed the amount of

the transaction involved which gave rise to the claim or the direct damages sustained, whichever is the lower.

- (c) Each provision of this Clause 12.3 is to be construed as a separate limitation applying and surviving even if for any reason one or the other provisions is inapplicable or held unreasonable in any circumstances and shall remain in force notwithstanding the termination of the Accounts or the **Connect**.

12.4 Without limiting the generality of Clause 12.3, HLBCAM shall not be responsible or liable for any loss, damage or embarrassment incurred or suffered by you or any third party by reason or arising from:

- (a) For your failure to provide accurate, complete and timely Instructions issued to HLBCAM or failure to comply with; or
- (b) For your inability to perform any of the transactions due to limits set by HLBCAM from time to time; or
- (c) Any error, alteration, destruction of the Instructions, data or information to or from HLBCAM through the **Connect**, on the Internet and mobile electronic device; or
- (d) Any intrusion or attack by any person or party on any hardware, software or system used in relation to the **Connect** or on the Internet and mobile electronic device, including but not limited to viruses, Trojan Horses, malware and / or macros or other harmful components or disabling devices that may suspend, disrupt or disable the **Connect** or any part thereof; or
- (e) Any restriction or prohibition on the use of the **Connect** by any laws or regulations of any country from where you access the **Connect**; or
- (f) In the events of force majeure that HLBCAM is unable to perform any operations or to provide any of the Services due to any reason beyond HLBCAM's control including but not limited to fire, earthquake, landslides, flood, epidemic, natural catastrophe or act of God, accident, riots, civil disturbances, industrial dispute, act of public enemy, embargo, war, or any failure, delay or disruption to telecommunications, electricity, fuel supply or services provided by the Network Service Provider, Mobile Network Service Provider or the Affiliates or any factor beyond the control of HLBCAM.

13 Compliance with Other Laws

The use of **Connect** outside of Cambodia is subject to the Foreign Exchange Administration Rules of National Bank of Cambodia or any fiscal or exchange control requirements in force for the time being in the country where the transaction is effected or requested and the laws and regulations of Cambodia and the country where the transaction is effected or requested. You are required to comply with such laws, rules and regulations when using **Connect**.

14. Indemnity

You undertake to indemnify HLBCAM fully and completely and against all claims, demands, action, proceedings, loss and expenses (including legal costs as between solicitor and own client) and all other liabilities of whatsoever nature or description which may be made taken incurred or suffered by HLBCAM in connection with or in any manner arising out of the provision of the **Connect** or the acceptance of any Instruction given by you or breach by you of any of the Terms and Conditions. Your

liabilities shall be a continuing liability and will remain in full force notwithstanding the termination of the **Connect**.

15. Suspension or Termination of Connect

- 15.1 HLBCAM may, in its absolute discretion and at any time, suspend or terminate your access to the **Connect** or any part of the services without being obliged to provide any reason for the same.
- 15.2 HLBCAM will terminate your right of access to the **Connect** should you cease to maintain any Account with HLBCAM which can be accessed through the **Connect** or if your access to such Accounts is suspended, restricted or prohibited by HLBCAM or any third party for any reason.
- 15.3 If you intend to terminate the **Connect**, you are to terminate the services by (i) submitting a written request form in the form satisfactory to HLBCAM at HLBCAM branch or transaction office; or (ii) contacting Hong Leong Call Center for assistance. The **Connect** will be terminated within three (03) Business Days from the actual receipt day of your request by HLBCAM.

16. Severability and Waiver

- 16.1 If any provision which is determined to be illegal, invalid, prohibited or unenforceable in any respect under any law, the same shall be ineffective to the extent of such illegality, invalidity, prohibition or unenforceability without invalidating in any manner whatsoever the remaining provisions in these Terms and Conditions.
- 16.2 HLBCAM's acceptance of any of the Instructions or processing of any of the Instructions issued beyond the times stipulated or any waiver by HLBCAM of any of its rights or any indulgence granted to you shall not operate as consent to the modification of any part of these Terms and Conditions or as to prevent HLBCAM from enforcing any of its rights under these Terms and Conditions or the rules and regulations or terms and conditions for the Accounts.

17. Notices

- 17.1 Any notices required to be given in respect of the **Connect** by HLBCAM to you may be given in any of the following manner as determined by HLBCAM in its absolute discretion:
 - (a) By electronic mail to your last known e-mail address in the **Connect's** records and such notices shall be deemed to be received after twenty four (24) hours from transmission; or
 - (b) By short message service (SMS) through the Mobile Network Service Provider to your last known mobile phone number in the **Connect's** records and such notices shall be dependent on the terms and conditions of the Mobile Network Service Provider and the connectivity status of your mobile phone, and shall be deemed to be received within twenty four (24) hours from transmission; or
 - (c) By ordinary post or registered post or courier sent to or left at your last address registered with HLBCAM and shall be deemed received by you within five (5) Business Days from posting if sent by ordinary or registered post and within two (2) Business Days from sending if sent by courier; or
 - (d) By displaying the notices at HLBCAM's branch premises or HLBCAM's website and such notices shall be deemed effective upon such display; or

- (e) By way of advertisement or general notice in one major national newspaper and the notice shall be deemed to be effective from the date of such notice or the date specified in the notice, as the case may be.
- 17.2 Any notices (excluding Instructions) required to be sent hereunder by you to HLBCAM may be given in any of the following manner:
- (a) Through the **Connect** to HLBCAM; or
 - (b) Via any Approved Communication Channel to the Hong Leong Call Centre at the address stated below in Clause 21.2; or
 - (c) By ordinary post or registered post or courier sent to or left at the HLBCAM's branch where the Account is maintained.
- Aforesaid notices shall be delivered to HLBCAM on the day of actual receipt by HLBCAM.
- 17.3 You shall promptly inform HLBCAM of any changes to your personal details, your telephone or mobile numbers or your electronic mail, correspondence and / or residential address in writing or via an Approved Communication Channel.

18. Consent to Process Personal Information

You hereby represent and warrant that you have obtained the consent of all persons named in your application for the Account(s) and the Services or such document submitted to HLBCAM in support of such application and / or their authorized representatives or such other persons as specified by HLBCAM ("Relevant Data Subjects"), for HLBCAM's collection, holding and use of the personal information of the Relevant Data Subjects in accordance with HLBCAM's Privacy Policy as may be amended from time to time.

19. Disclosure

In addition to the permitted disclosures, you irrevocably authorize and permit HLBCAM, its officers and employees to disclose and furnish at any time all information concerning the Services, your Account and Third Party Account(s), both present and future, and any other matters, information relating to you or your business and operations and to such extent as HLBCAM may at its absolute discretion deem expedient or necessary to:

- (a) Other financial institutions granting or intending to grant any credit facilities to you, the Credit Bureau Cambodia (CBC) or any other credit information center established by National Bank of Cambodia, any other relevant authority as may be authorized by law to obtain such information or such authorities / agencies established by National Bank of Cambodia;
- (b) Any current or future corporation which may be associated or related with HLBCAM, including but not limited to branches, representative and transaction offices and their respective representatives;
- (c) Your security parties or any party intending to provide security in respect of any of your credit facilities with HLBCAM;
- (d) HLBCAM's auditors, solicitors and / or other agents in connection with the recovery of moneys due and payable hereunder; and
- (e) HLBCAM's holding companies, Affiliates, professional advisers, service providers, nominees, agents, contractors, trustee, custodians, securities depositories, registrars, insurance companies or

third party service providers who are involved in the provision of products and services to or by HLBCAM and its related or associated companies.

You hereby agree that above disclosure shall be without any liability by HLBCAM to you. You expressly consent to such disclosure and confirm and declare that no further consent from you is necessary or required in relation thereto.

20. Consent to Process Personal Information

You hereby agree and consent to the holding, collection and use of all personal data provided to HLBCAM by you or acquired by HLBCAM from the public domain, as well as personal data that arises as a result of the provision of the Services to you in connection with your Account and / or Third Party Account(s) in accordance with HLBCAM's Privacy Policy as may be amended from time to time.

21. Reconstruction of HLBCAM

Your obligations and liabilities shall continue to be valid and binding for all purposes whatsoever notwithstanding any change by amalgamation, reconstruction or otherwise which may be made in the constitution of HLBCAM or by any company by which the business of HLBCAM may for the time being be carried on and shall be available to the company carrying on the business for the time being and you agree that no such changes shall affect the obligations and liabilities created here-within in relation to any transaction whatsoever whether past, present or future.

22. Enquiries and Dispute Resolution

22.1 If you have any queries or require any assistance, please refer to our Customer Service at:

Tel: +855 23 999 711.

22.2 In the event you have any complaints or disputes, please specify the nature of your complaint or dispute and refer the matter to:

HLBCAM Head Office

No.28, Samdach Pan Avenue (St.214) Corner Street Pasteur (St.51), Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh

www.hlb.com.kh

22.3 In the event you wish to report an unauthorised transaction effected on your Account, you are required to provide HLBCAM with the following information in relation to the disputed transaction in order for HLBCAM to investigate the matter further:

- (a) Your name;
- (b) Details of the Account affected by the disputed transaction;
- (c) Date of the disputed transaction;
- (d) Amount of the disputed transaction; and
- (e) The reason(s) why you believe that the transaction is unauthorized or is a disputed transaction.

23. Unauthorised/Fraudulent Instructions and Security Breaches

23.1 HLBCAM shall not be responsible for any fraudulent or unauthorised instructions, or any loss (including consequential loss), damage or liability whatsoever suffered and/or incurred by you in the event that:-

- (a) you have acted fraudulently;
- (b) you have failed to carry out the following obligations:-
 - i. to safeguard your sensitive personal banking information such as your Security Codes, Security Picture and Security Questions by disclosing or allowing such information to be disclosed, verbally or in writing to a third party;
 - ii. to take responsible preventive steps to update and protect your personal computer(s), smart phone, tablet and other electronic devices to ensure that they are malware/virus free;
 - iii. to take responsible steps to ensure that you change the Password, check your banking information and balances periodically and to keep sensitive banking information, Security Codes, Security Picture, Security Questions and security devices secure at all times;
 - iv. to report a breach or a suspected compromise of security as soon as possible regardless of your location after becoming aware of the breach or loss, either verbally or in writing to HLBCAM's Customer Service (**as set out in Clause 22.1 and Clause 22.2 herein**) or any of HLBCAM's branches;
 - v. to furnish HLBCAM with an official Malaysian police report as soon as possible after reporting the breach of security to HLBCAM; and/or
 - vi. to provide HLBCAM with all the information required in relation to a disputed transaction and as set out in **Clause 22.3** herein.

23.2 HLBCAM reserves the right to institute legal action and/or any other proceedings HLBCAM deems necessary including lodging such reports as appropriate or necessary with the relevant regulatory authorities, against Customers who delay, obstruct and/or withhold vital information from HLBCAM, making or attempting to make false claims in respect of any transaction, publish false claims on traditional or social media, and/or lodge false police reports with respect to any transaction.

24. Government Taxes and/or statutory/ regulatory imposed charges, fees etc.

- 24.1 The fees and all other monies to be paid by you to HLBCAM in relation to **Connect** including any amount representing reimbursements to be paid by you to HLBCAM is exclusive of any Tax, and shall be paid without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding.
- 24.2 In the event you are required by law to make any deduction or withholding from the fee and/or all other monies payable to HLBCAM in relation to **Connect** in respect of any Tax or otherwise, the sum payable by you in respect of which the deduction or withholding is required shall be increased so that the net fee and/or the net amount of monies received by HLBCAM is equal to that which HLBCAM would otherwise have received had no deduction or withholding been required or made.
- 24.3 You shall in addition to the fee and all other monies payable, pay to HLBCAM all applicable Tax at the relevant prevailing rate and/or such amount as is determined by HLBCAM to cover any Tax payments/liabilities/obligations in connection therewith, without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding, apart from any Taxes which may be required under any laws to be paid by you directly to any Appropriate Authority, which you shall remit directly to the Appropriate Authority.

- 24.4 If at any time an adjustment is made or required to be made between HLBCAM and the relevant taxing authority on account of any amount paid as Tax as a consequence of any supply made or deemed to be made or other matter in connection with **Connect** by HLBCAM, a corresponding adjustment may at HLBCAM's discretion be made as between HLBCAM and you and in such event, any payment necessary to give effect to the adjustment shall be made.
- 24.5 All Tax as shall be payable by you to HLBCAM as herein provided shall be paid at such times and in such manner as shall be requested by HLBCAM.
- 24.6 You hereby agree to do all things reasonably requested by HLBCAM to assist HLBCAM in complying with its obligations under any applicable legislation under which any Tax is imposed. In the event a new Tax is introduced and such Tax is required to be charged on the transaction contemplated in this Agreement, you agree to provide its fullest cooperation to HLBCAM in assisting HLBCAM in complying with its obligations under the relevant laws.
- 24.7 For the avoidance of doubt, the parties agree that any sum payable or amount to be used in the calculation of a sum payable expressed elsewhere in these terms and conditions have been determined without regard to and does not include amounts to be added on under this clause on account of Tax.

25. Variation of these Terms and Conditions

HLBCAM has sole discretion to change, amend and / or supplement to these Terms and Conditions at any time by informing you in any manner as provided in Article 16. You hereby agree to be bound by such change, amendment and / or supplement made by HLBCAM from time to time.

26. Governing Law

These Terms and Conditions shall be governed by and construed in accordance with the laws of Cambodia and shall be made in English and Cambodian. If there is any discrepancy between English version and Cambodian version, English version shall prevail.

You hereby agree to submit to the jurisdiction of the courts of Cambodia or the courts of such other competent jurisdiction as HLBCAM may at its sole discretion elect to submit and the service of any legal process may be affected by any manner permitted by law.

27. Amendments

HLBCAM reserves the right at all times to vary, modify, delete or add to these Terms and Conditions by giving you prior notice and you shall be bound by such variations, modifications, deletions or additions upon the date specified by HLBCAM in such notice. In the event you are not agreeable to such variation, modification, deletion or addition to these Terms and Conditions, you may terminate your use of **Connect** in accordance with Clause 15.3 herein. Your continued access and/or use of the relevant Service available in **Connect** to which such variation, modification, deletion or addition relates shall be deemed as your agreement and binding acceptance of the same.