



Access 10 major global currencies with one deposit account.

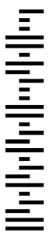


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OVERSEA-CHINESE BANKING CORPORATION LIMITED

ACCOUNT SERVICES
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OTHER TERMS & CONDITIONS

Foreign Currency Risk Disclosure

I acknowledge that :-

- a. There is an inherent exchange rate risk in Foreign Currency deposits. In particular, a decline in the Foreign Currency's exchange rate relative to my currency of choice will reduce (or even eliminate) my return or earnings on the Foreign Currency Deposits;
- b. Any funds credited or debited from the Account may diminish in value due to taxes, depreciation or become unavailable due to restrictions (howsoever arising) on convertibility, requisitions, involuntary transfers, distraints of any character, exercise of governmental or military or military powers, war, strikes or other causes beyond the Bank's reasonable control; and
- c. Any currency in which the Bank's payment obligations are denominated may become unavailable due to restriction on convertibility, transferability, requisitions, government acts, orders, decrees and regulations, involuntary transfers, distraint of any character, exercise of military or usurped powers, acts of war or civil strife, monetary union or exchange or similar causes beyond the Bank's reasonable control and the Bank may satisfy such payment obligations by making payment in such order currency as the Bank deems fit.
- d. I have carefully studied the currency market and confirmed that my foreign currency deposits in the Account are suitable in the light of my financial position and investment widow.