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- (i) losses, damages or costs suffered or incurred by you arising from or referable or consequential to any request, instruction or information given by you on the Virtual Service Ambassador;
- (ii) losses, damages or costs suffered or incurred by you as a result of any use, inability to use, interruption in the use, or prohibition, restriction, or delay in use or access of the Virtual Service Ambassador for any reason whatsoever;
- (iii) losses, damages or costs suffered or incurred by you arising from or in connection with any system, hardware, software, telecommunications, server or connection failure, error, fault, defect, omission, interruption, corruption, interception, delay in transmission, bug, computer virus, and other malicious, invasive, destructive or corrupting code, program or macros;
- (iv) any failure, error(s), fault, defect, omission, interruption, corruption, interception or delay in transmission of any request, instruction or information that might have been transmitted through the Virtual Service Ambassador; and
- (v) any replies, acts or omissions relating to any request, instruction or information given by you.

You hereby agree to indemnify OCBC and/or its agents and service providers, and to keep OCBC and/or its agents and service providers harmless from any losses, damages, costs, charges, expenses, liabilities, claims or proceedings which OCBC and/or its agents and service providers may suffer as a result of or in relation to your inquiries and instructions and your use or purported use of the Virtual Service Ambassador.

You agree and consent to OCBC and its related corporations (collectively, the “Companies”), as well as their respective representatives and/or agents collecting, using, disclosing and sharing amongst themselves your personal data, and disclosing such personal data to the Companies’ authorised service providers and relevant third parties in the manner set forth in OCBC’s Data Protection Policy, available at [www.ocbc.com/policies](http://www.ocbc.com/policies).

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