

Hyperlink Policy

This content sets out the hyperlinks policy of Nanyang Commercial Bank, Limited and its subsidiaries (each called a "Company").

Hyperlinks from the Company to Websites OutsideNanyang Commercial Bank,Limited and Its Subsidiaries

For your convenience, our website may provide hyperlinks to other websites on the internet. These hyperlinks lead to websites of third parties who are in no way affiliated with or related to the Company. We are not responsible for verifying the contents of such third party websites. You use such hyperlinks and third party websites at your own risk and we are not responsible for any consequences arising out of or in connection with your doing so. Unless otherwise expressly stated by the Company, the provision of hyperlinks to third party websites does not represent any form of endorsement, recommendation, approval, guarantee or introduction by the Company of any third parties or their products or services, or any form of co-operation between the Company and any third parties. Further, the Company is not a party to any contractual arrangement entered into between you and the provider of a third party website or any third party unless otherwise expressly specified or agreed to by the Company.

We may also provide hyperlinks to third party websites which contain downloadable software for your convenience. We are in no way responsible for any difficulties you may encounter in downloading or installing such software or for any consequences arising out of or in connection with your doing so. Please note that the use of any software downloaded from the Internet is governed by a licence agreement specific to that software. Without any obligation or responsibility on our part, you are reminded to observe the terms of such software licence agreement. Your failure to do so may result in an infringement of the intellectual property rights of the relevant software provider.

Please note that when you leave our website, you will be subject to the terms and privacy policies of the websites you are visiting.

Hyperlinks from the Company to Websites of Nanyang Commercial Bank, Limited and Its Subsidiaries

We may provide hyperlinks to websites of Nanyang Commercial Bankand its subsidiaries. The products and services offered on such websites may be limited to persons located or



residing in that particular jurisdiction and the contents of such websites may not be intended for persons located or residing in other jurisdictions where the distribution of such contents is restricted.

Hyperlinks from External Websites to the Company's Websites

Before you create a hyperlink to any of the Company's website, you must obtain the prior written approval of the Company. The Company may, at its absolute discretion, give or refuse to give such approval. In normal circumstances, we may only approve a hyperlink which only displays our name or website address. Except in very exceptional circumstances and possibly subject to the payment of a fee which the Company may in its absolute discretion determine, the Company will not approve any use or display of our logos, trade names, trademarks or whatever that can be reasonably inferred as the Company. Any link to our website must be made directly to the homepage of our website and "framing" or "deep-linking" of our website or content is prohibited. The Company may at its absolute discretion rescind any approval granted and require the removal of any link to the Company's websites at any time.

The Company is not responsible for the setup of any hyperlinks from third party websites to any of the Company's websites or for the accuracy of the contents of such third party websites. By the setup of such links, the Company shall not be deemed to approve or endorse any third party websites or co-operate with any third parties. The Company is not responsible for any consequences arising out of or in connection with such links.