

13.3 The results that may be obtained from the use of the service will be accurate or reliable;

13.4 The quality of any products, services, information or other material purchased or obtained by the customer through the service will meet his/her expectations;

13.5 and any error in the technology will be corrected.

14 Any material downloaded or otherwise obtained through the use of the service is done at customer's own discretion and risk and the Bank is not responsible for any damage to customer's computer system or loss of data that results from the download of any such material. No advice or information, whether oral or written, obtained by customer from us or through or from the service will create any warranty not expressly stated in these terms.

15 Limitations of liability

I/we agree that the Bank will not be liable for any act, omission or damage whether direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for loss of profits, goodwill, use or other intangible losses, even if the Bank had been advised of the possibility of such damages, resulting from:

15.1 The use or the inability to use the service;

15.2 The cost of getting substitute goods and services resulting from any products, data, information or services purchased or obtained or messages received or transactions entered into through or from the service;

15.3 Unauthorized access to, or alteration or transmission of data;

15.4 Statements or conduct of anyone on the service;

15.5 or any other matter relating to the service.

16 Indemnifications

Except when caused by the Bank's intentional misconduct or gross negligence, customer agree to protect and fully compensate the Bank and its affiliates and service providers from any/and all third party claims, liability, damages, expenses and costs (including, but not limited to, legal fees) caused by or arising from customer's use of the service, violation of the terms or infringement, by any other user of customer's account, or any intellectual property or other right of anyone.

17 Service changes and discontinuation

The Bank reserves the right to change or discontinue, temporarily or permanently, the service at any time without **notice**. In order to maintain the security and integrity of the service the Bank may also suspend customer's access to the service at any time without notice. Customer agrees that the Bank will not be liable to the customer or any third party for any modification or discontinuation of the service.