



Website Terms of Service

The following Website terms of service (the "Terms") govern the relationship between you and the SBI Canada Bank ("we", "our" or "us") and governs your use of our Canadian website and its content (collectively, the "Website").

By accessing the Website, you acknowledge these Terms and agree to be bound by them. If you do not agree to these Terms, you are not permitted to access the Website and must not access the Website. We reserve the right, in our sole discretion, to modify, alter or otherwise update these Terms at any time and you agree to review the Terms regularly, and your continued access or use of the Website will mean that you agree to any changes.

Privacy

Protecting your privacy and the confidentiality of the personal information you give us has always been fundamental to the way we do business. Please review our Privacy Policy at: <http://www.sbicanda.com/PrivacyPolicyUI.aspx>.

Products and Services

All products and services referred to on the Website are subject to the terms of the applicable agreement(s) governing their use. These products and services are available in Canada and only in those other jurisdictions where they may be legally offered. The Website does not constitute an offer or solicitation to anyone in any jurisdiction in which such an offer or solicitation is not authorized or to any person to whom it is unlawful to make such a solicitation.

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Export Control

Please be aware of the laws of your country or that otherwise apply to you in relation to any of the matters described on the Website. If you choose to access the Website, you do so on your own initiative and are responsible for compliance with applicable local, national or international laws. You may not use, export or re-export the Site Information or any copy or adaptation thereof in violation of any applicable laws or regulations, including export laws and regulations of Canada in force from time to time.

No Liability for Use of Website

WE WILL NOT BE LIABLE FOR ANY DAMAGES, LOSSES OR EXPENSES (INCLUDING DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) ARISING FROM THE USE OR INABILITY TO USE THE WEBSITE OR THE SITE INFORMATION, OR AN ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY, COMPUTER VIRUS, SYSTEM FAILURE, LOSS OF DATA OR OTHERWISE, EVEN IF WE OR OUR REPRESENTATIVES ARE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, LOSSES OR EXPENSES.

Hyperlinks and Third Party Sites

Hyperlinks to other Internet resources or websites are provided for convenience only and are used at your own risk. We make no representations whatsoever about other websites which you may access through links from the Website. We do not review or control, and are not responsible for, any websites linked from or linking to the Website, the content of those websites, the privacy practices or security standards of those websites, the third parties named therein, or their products or services. Linking to any other website is at your sole risk we will not be responsible



or liable for any damages in connection with such linking. In addition, we do not endorse or approve of any websites linked from or to the Website.

Applicable Law

The Website is administered by the from its offices in Canada. Except where prohibited by the laws of your jurisdiction, the Website will be governed by and construed in accordance with the laws of the Province of Ontario and the federal laws of Canada applicable therein, without regard to the principles of conflicts of law, and notwithstanding your domicile, residence or physical location. All disputes, controversies or claims arising out of or in connection with the Website, the Site Information, or the Terms shall be submitted to and be subject to the exclusive jurisdiction of the courts of the Province of Ontario. You submit and attorn to the exclusive jurisdiction of the courts of the Province of Ontario to finally adjudicate or determine any suit, action or proceeding arising out of or in connection with the Website, the Site Information, or the Terms.