



Important Notes and Disclaimer

The digital applications are offered and provided by third parties (including, inter alia, separate external **third party** service providers/vendors) who are all independent contractors and beyond the control of United Overseas Bank (Malaysia) Bhd. ("**UOBM**") and its affiliates. UOBM and its affiliates are not agents of such third parties. UOBM and its affiliates assumes no liability or responsibility for the acts or defaults of such third parties, or any defects, deficiency, quality, merchantability, the fitness or any other aspect of the goods and services provided by such third parties. Any dispute about the quality or service standard must be resolved directly with the applicable third parties. The third parties may impose conditions for the usage for their goods and services. Under no circumstances shall UOB, or its affiliates be construed as endorsing or recommending any of the digital applications or products or services comprised under UOB SmartBusiness or any such third parties who are providing the digital applications and/or products and /or the services by reason of the inclusion of the digital applications, products, and services under UOB SmartBusiness.

Signing up for UOB SmartBusiness is optional when opening your current account with UOBM.