

Virtual Meeting with DBS Bank Ltd

Terms of Participation

Important Note: You may only attend a Virtual Meeting (“**Meeting**”) with a representative of DBS Bank Ltd or any other company in the DBS Group (**in each case, “DBS”**) if you accept these terms. By attending a Meeting, you agree to be bound by these terms.

1. Overview of the Virtual Meeting

1.1 The Meeting is hosted by a DBS representative in Singapore over a third-party video conferencing software that DBS deems appropriate.

1.2 The representative will send you the details to conduct the Meeting in a Virtual Meeting Room (“**VMR**”) to your email address registered in DBS’ records. You may need to install the required application software on your electronic device to start the Meeting.

1.3 You acknowledge that DBS is providing the VMR only to customers with whom DBS is legally permitted to communicate and to whom DBS may legally promote its relevant products, and that DBS will be holding each Meeting with you at your request. You further acknowledge that DBS is not targeting or otherwise promoting services to customers in countries outside of Singapore where such targeting or promotion is unlawful.

2. Use of Virtual Meeting Room

2.1 You are responsible for complying with all applicable laws in connection with your participation in a Meeting. This includes any law relating to personal data or other content or information made, shared, disclosed, sent, transmitted, displayed or recorded in a Meeting or in any follow-up communication between you and DBS after a Meeting (“**Content**”).

2.2 Where any law requires you to notify or obtain consent from any third party for the use or disclosure of Content, you represent that you have complied with these requirements. You further represent that the collection, use and disclosure by DBS of any Content that you may provide does not violate or infringe the rights of any third party;

2.3 You acknowledge that in connection with any Meetings, laws may apply to you in relation to:

- (a) spam control, data protection, anti-money laundering, illegal, fraudulent, false, or misleading activities, or harassing, libelous, threatening or obscene communications;
- (b) ownership and use of Content; and/or
- (c) abuse of or interference with networks (including those of DBS), upload or transmission of harmful Content, or extraction of information or data from networks (including those of DBS);

2.4 You agree to keep any documentation and information disclosed or exchanged during a Meeting confidential, including the user ID, password and link received in respect of a Meeting. DBS will not be responsible in any way for any damage caused in connection with your use or loss of such user ID, password or link.

2.5 You should notify DBS immediately if you become aware of any unauthorised person accessing Content or attending a Meeting;

2.6 You confirm that any information you provide in the Meeting is true and accurate.

2.7 You agree to compensate DBS for any third-party claims or other costs arising from your violation of these Terms or your violation of applicable law in connection with attending a Meeting.

3. Responsibility of DBS

3.1 The VMR is provided “as is” by DBS. DBS does not make any assurance in relation to any Meeting or use of the VMR, or in relation to the accuracy or reliability of any information obtained from a Meeting or the VMR, or that the VMR will meet any requirements or be uninterrupted, timely, secure or error-free. Any use of or reliance on information or material obtained through a Meeting is at your own discretion and risk.

3.2 DBS will not be responsible for any Content provided by you or that may be shared in a Meeting, or for errors or omissions in the Content, or for any loss or damage incurred as a result of the use of or reliance on such Content or your attendance and participation in the Meeting generally. Although DBS is not responsible for any Content, we may delete any Content, at any time without notice to you, if we become aware that it violates any of these Terms, or any law.

3.3 DBS will not be responsible for any loss other than direct loss. Losses for which DBS is not responsible include any special, incidental, indirect, exemplary or consequential losses (including loss of business profits, business interruption or loss of business information) arising out of the Meeting, use of or inability to use the VMR, whether arising contractually or on any other legal basis.

4. Suspending and Terminating Meetings

4.1 If you fail to comply with any of these Terms, DBS may, at its sole discretion, suspend or terminate your participation at the Meeting, at any time without notice and without giving any reason.

4.2 Where your participation at the Meeting is contrary to any of these Terms, this could cause permanent injury to DBS or its vendors, and that under such circumstances, DBS or its vendors may seek assistance from a court of law, for example to obtain an order requiring you to cease the violating activity.

5. General

5.1 Ownership rights: DBS or its vendors retain full ownership of the VMR and of all trade names, trademarks, service marks, logos, and domain names associated or displayed in the VMR or during the Meeting. You may not post, modify, distribute, or reproduce in any way copyrighted material, trademarks or other property rights without obtaining the prior written consent of the owner of such rights. DBS may deny access to the Meeting to any person who is alleged to infringe such other party's right.

5.2 Recordings: DBS does not generally record Meetings but in the event we do, we will notify you. You agree not to record in any manner any of the Content or any other information obtained from a Meeting. We may contact you at any time to follow up on any Meeting, and you consent to being contacted by us for such purposes.

5.3 Privacy Policy: Your attendance and participation in the Meeting is also subject to DBS' Privacy Policy at <https://www.DBS.com/privacy/policy/default.page>. You agree that DBS may contact you via a phone call, text, e-mail or otherwise with information relating to the Meeting, regardless of whether you have opted out of receiving marketing communications. You also agree that DBS may collect, use, process and disclose your personal data in accordance with the terms in its Privacy Policy.

5.4 Governing law: Nothing in these Terms is intended to represent that the information and Content accessed by you during a Meeting is appropriate in geographic areas or jurisdictions other than Singapore. Meetings held under these Terms are not intended to constitute the provision of a service by DBS in any jurisdiction other than Singapore (and for the purposes of Vietnamese law, services provided by DBS in Meetings are intended to be provided on a "consumption abroad" basis). You agree that any and all communications during a Meeting and activities relating to the Content, as well as these Terms, will be governed by and interpreted in accordance with the laws of Singapore, and you agree that disputes relating to these Terms will be resolved only in the courts of Singapore.

5.5 Failing to enforce rights: If you or DBS fail to exercise any rights under these Terms or fail to enforce these Terms, this will not result in you or DBS subsequently becoming unable to exercise such rights or to enforce the Terms. If any part of these Terms is held by a court to be illegal, invalid or unenforceable, it will not affect any of the other Terms.

5.6 Entire agreement and other languages: These Terms represent the entire understanding and agreement between you and DBS in respect of the use of the VMR and Meetings, and the Terms supersede all prior understandings and agreements between you and DBS on this subject matter. These Terms have been prepared in the English language. You agree that this English version of the Terms is definitive, and that any non-English version of these Terms is prepared solely for reference purposes.

星展银行虚拟会议

参加条款

重要备注：您必须接受这些条款，以与星展银行有限公司或星展集团其他公司（各简称为“星展”）的代表进行虚拟会议。当您参加会议时，即表示您已同意这些条款。

1. 虚拟会议概述

1.1 虚拟会议是在新加坡的星展代表使用星展认为适当的第三方视频会议软件进行的。

1.2 星展代表会将虚拟会议室（“虚拟会议室”）的详情发送至您的星展记录里的电邮地址。您可能需要在电子设备上安装所需的应用软件以进行会议。

1.3 您确认星展只将虚拟会议室提供给那些星展在法律上有权与之通信和推销相关产品的客户，以及星展会在您提出要求时进行会议。您也确认星展未在不合法的情况下向新加坡以外的国家的客户推销服务。

2. 使用虚拟会议室

2.1 您有责任遵守与参加会议有关的所有适用法律，包括与个人数据或其他内容或在会议或您与星展在会议后的任何跟进通信中创造、分享、披露、发送、传输、显示或记录的其他信息（“内容”）相关的任何法律。

2.2 如果任何法律要求您就使用或披露内容通知或征求任何第三方的同意，您确定表示您已遵守这些要求。您也确认星展不会因收集、使用和披露您所提供的任何内容而侵犯或违反任何第三方的权利；

2.3 您确认与任何会议有关的以下相关法律均适用于您：

(a) 垃圾邮件控制、数据保护、反洗钱、非法、欺诈、虚假或误导性活动，或骚扰、诽谤、威胁或淫秽通信；

(b) 内容的所有权和使用；和/或

(c) 滥用或干预网络（包括星展网络）、上传或传输有害内容、或从网络（包括星展网络）截取信息或数据；

2.4 您同意对会议期间披露或交换的任何文件和信息安全，包括用户名、密码和会议相关链接。若您因使用或遗失有关用户名、密码或链接而造成任何损失，星展概不负责。

2.5 如果您发现任何未经授权的人访问内容或参加会议，您应立即通知星展；

2.6 您确定您在会议中提供的任何信息都是正确无误的。

2.7 若因为您违反这些条款或任何适用于会议的法律条款而造成第三方索偿或其他费用，您同意予以星展相关赔偿。

3. 星展的责任

3.1 星展提供的虚拟会议室是按其原样提供。星展并不就任何会议或使用虚拟会议室、或在会议或虚拟会议室中获取的信息的正确性或可靠性、或虚拟会议室能符合任何要求或不被终端、及时、安全或无错误做出任何担保。您须自行决定使用或依赖通过会议获取的任何信息或材料，并承担相关的风险。

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3.2 星展对您所提供的或在会议中分享的任何内容、或内容的错误或遗漏、或由于使用或依赖此类内容，或您因为出席和参加会议而造成的任何损失或损害，概不负责。虽然星展对任何内容概不负责，但星展有权在不通知您的情况下随时删除任何违反了此类条款或法律的内容。

3.3 除了直接损失，星展不为任何其他损失负责。星展银行不负责的损失包括因会议、使用或无法使用虚拟会议室而产生的任何特殊、偶然、间接、示例性或后果性损失（包括业务利润损失、业务中断或业务信息损失），无论是否源自合同或任何其他法律依据。

4. 暂停和终止会议

4.1 若您未能遵守上述任何条款，星展可在未给予任何通知或原因的情况下自行暂停或终止您参加会议。

4.2 若您参加会议违反了任何条款，则可能对星展或其供应商造成永久性的伤害；在此类情况下，星展或其供应商可向法院寻求协助，例如要求您停止违反行为的命令。

5. 一般条款

5.1 所有权：星展或其供应商保留对虚拟会议室和所有商业名称、商标、服务标签、标志和与虚拟会议室相关或在虚拟会议室或会议中展示的域名的所有权。未经事先征得权利所有者的书面同意，您不得以任何方式发布、修改、分发或复制受版权保护的材料、商标或其他财产权。星展可以拒绝任何涉嫌侵犯他方权利的人士参加会议。

5.2 录音：星展通常不会进行会议录音。但是，如果我们需要录音，我们会通知您。您同意不以任何方式记录从会议获得的任何内容或其他信息。我们可能随时与您联系以跟进任何会议。您同意我们就此类目的与您联系。

5.3 隐私政策：您出席和参加会议也应遵守星展刊登于<https://www.DBS.com/privacy/policy/default.page>的隐私政策。您同意星展可以通过电话、短信、电邮或其他方式就会议信息与您联系，无论您是否选择不接收营销通信。您也同意星展可以根据隐私政策的条款收集、使用、处理和披露您的个人数据。

5.4 管辖法律：这些条款中的任何内容均不表示您在会议期间访问的信息和内容适用于新加坡以外的地理区域或辖区。根据这些条款进行的会议不构成星展在新加坡以外的任何司法管辖区提供服务（为越南法律的目的，星展在会议中提供的服务是在“于国外消费”的基础上提供）。您同意在会议中的任何和所有内容、与内容有关的活动、以及这些条款均由新加坡法律管辖和解释。您也同意任何与这些条款有关的争议仅会在新加坡法院解决。

5.5 未能强制行使权力：若您或星展未能行使这些条款的任何权力或未能强制执行这些条款，这不会造成您或星展未来不能执行此类权力或强制执行条款。若这些条款的任何部分被法院裁定为非法、无效或不可执行，其他条款将不受影响。

5.6 完整协议和其他语言：这些条款代表您与星展就虚拟会议室和会议的使用的完整理解和协议。这些条款取代您与星展银行之间就此主题达成的所有先前理解和协议。您同意本条款的英文版是权威性的，任何非英文版本的条款仅供参考。

Virtual Meeting with DBS Bank Ltd

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2.2 Where any law requires you to notify or obtain consent from any third party for the use or disclosure of Content, you represent that you have complied with these requirements. You further

Pertemuan Virtual dengan DBS Bank Ltd

Ketentuan-Ketentuan Partisipasi

Catatan Penting: Anda hanya dapat menghadiri Pertemuan Virtual (“**Pertemuan**”) dengan perwakilan DBS Bank Ltd atau perusahaan lain dalam Grup DBS (dalam setiap kasus, “**DBS**”) jika Anda menyetujui ketentuan-ketentuan ini. Dengan menghadiri suatu Pertemuan, Anda setuju untuk tunduk dan terikat pada ketentuan-ketentuan ini.

1. Gambaran dari Pertemuan Virtual

1.1 Pertemuan diselenggarakan oleh perwakilan DBS di Singapura melalui perangkat lunak konferensi video pihak ketiga yang dianggap tepat oleh DBS.

1.2 Perwakilan tersebut akan mengirimkan kepada Anda rincian-rincian untuk melaksanakan Pertemuan di Ruang Pertemuan Virtual (“**VMR**”) ke alamat surat elektronik Anda yang terdaftar dalam catatan-catatan DBS. Anda mungkin perlu untuk menginstal perangkat lunak aplikasi yang diperlukan pada perangkat elektronik Anda untuk memulai Pertemuan.

1.3 Anda mengakui bahwa DBS menyediakan VMR hanya kepada nasabah-nasabah terhadap siapa DBS diizinkan secara hukum untuk berkomunikasi dan kepada siapa DBS dapat secara sah mempromosikan produk-produknya yang bersangkutan, dan bahwa DBS akan mengadakan setiap Pertemuan dengan Anda atas permintaan Anda. Anda lebih lanjut mengakui bahwa DBS tidak menargetkan atau mempromosikan layanan-layanan kepada nasabah-nasabah di negara-negara di luar Singapura di mana penargetan atau promosi tersebut melanggar hukum.

2. Penggunaan Ruang Pertemuan Virtual

2.1 Anda bertanggung jawab untuk mematuhi semua hukum yang berlaku sehubungan dengan partisipasi Anda dalam suatu Pertemuan. Ini termasuk hukum apapun yang berkaitan dengan data pribadi atau konten lainnya atau informasi lain yang dibuat, dibagikan, diungkapkan, dikirimkan, ditransmisikan, ditampilkan atau direkam dalam suatu Pertemuan atau dalam komunikasi lanjutan antara Anda dan DBS setelah suatu Pertemuan (“**Konten**”).

2.2 Apabila hukum manapun mengharuskan Anda untuk memberitahu atau memperoleh persetujuan dari pihak ketiga manapun untuk penggunaan atau pengungkapan Konten, Anda

represent that the collection, use and disclosure by DBS of any Content that you may provide does not violate or infringe the rights of any third party;

2.3 You acknowledge that in connection with any Meetings, laws may apply to you in relation to:

- (a) spam control, data protection, anti-money laundering, illegal, fraudulent, false, or misleading activities, or harassing, libelous, threatening or obscene communications;
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2.7 You agree to compensate DBS for any third-party claims or other costs arising from your violation of these Terms or your violation of applicable law in connection with attending a Meeting.

3. Responsibility of DBS

menyatakan bahwa Anda telah mematuhi persyaratan-persyaratan tersebut. Anda selanjutnya menyatakan bahwa pengumpulan, penggunaan, dan pengungkapan oleh DBS terhadap Konten apapun yang Anda berikan tidak melanggar atau menyalahi hak-hak pihak ketiga manapun;

2.3 Anda mengakui bahwa sehubungan dengan Pertemuan apapun, hukum dapat berlaku kepada Anda sehubungan dengan:

- (a) kegiatan-kegiatan kontrol *spam*, perlindungan data, anti pencucian uang, kegiatan ilegal, penipuan, pemalsuan, atau menyesatkan, atau komunikasi-komunikasi yang bersifat melecehkan, memfitnah, mengancam atau bersifat cabul;
- (b) kepemilikan dan penggunaan Konten; dan/atau
- (c) penyalahgunaan terhadap atau gangguan pada jaringan-jaringan (termasuk milik DBS), pengunggahan atau transmisi Konten yang berbahaya, atau ekstraksi informasi atau data dari jaringan-jaringan (termasuk milik DBS);

2.4 Anda setuju untuk tetap merahasiakan dokumentasi dan informasi apapun yang diungkapkan atau dipertukarkan selama suatu Pertemuan, termasuk ID (identitas) pengguna, kata sandi, dan tautan yang diterima sehubungan dengan suatu Pertemuan. DBS tidak akan bertanggung jawab dengan cara apapun atas kerusakan Anda yang disebabkan sehubungan dengan penggunaan atau hilangnya ID pengguna, kata sandi, atau tautan tersebut.

2.5 Anda harus segera memberitahu DBS jika Anda mengetahui adanya orang yang tidak berwenang yang mengakses Konten atau menghadiri suatu Pertemuan;

2.6 Anda mengkonfirmasi bahwa segala informasi yang Anda berikan dalam Pertemuan adalah benar dan akurat.

2.7 Anda setuju untuk mengganti rugi DBS untuk klaim-klaim dari pihak ketiga atau biaya-biaya lain apapun yang timbul dari pelanggaran Anda terhadap Ketentuan-Ketentuan ini atau pelanggaran hukum yang berlaku sehubungan dengan menghadiri suatu Pertemuan.

3. Tanggung Jawab DBS

3.1 The VMR is provided "as is" by DBS. DBS does not make any assurance in relation to any Meeting or use of the VMR, or in relation to the accuracy or reliability of any information obtained from a Meeting or the VMR, or that the VMR will meet any requirements or be uninterrupted, timely, secure or error-free. Any use of or reliance on information or material obtained through a Meeting is at your own discretion and risk.

3.2 DBS will not be responsible for any Content provided by you or that may be shared in a Meeting, or for errors or omissions in the Content, or for any loss or damage incurred as a result of the use of or reliance on such Content or your attendance and participation in the Meeting generally. Although DBS is not responsible for any Content, we may delete any Content, at any time without notice to you, if we become aware that it violates any of these Terms, or any law.

3.3 DBS will not be responsible for any loss other than direct loss. Losses for which DBS is not responsible include any special, incidental, indirect, exemplary or consequential losses (including loss of business profits, business interruption or loss of business information) arising out of the Meeting, use of or inability to use the VMR, whether arising contractually or on any other legal basis.

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4.2 Where your participation at the Meeting is contrary to any of these Terms, this could cause permanent injury to DBS or its vendors, and that under such circumstances, DBS or its vendors may seek assistance from a court of law, for example to obtain an order requiring you to cease the violating activity.

3.1 VMR disediakan "sebagaimana adanya" oleh DBS. DBS tidak membuat jaminan apapun sehubungan dengan Pertemuan atau penggunaan VMR apapun, atau sehubungan dengan keakuratan atau keandalan informasi apapun yang diperoleh dari suatu Pertemuan atau VMR, atau bahwa VMR akan memenuhi persyaratan-persyaratan apapun atau tanpa gangguan, tepat waktu, aman atau bebas kesalahan. Setiap penggunaan atau ketergantungan pada informasi atau materi yang diperoleh melalui suatu Pertemuan adalah atas diskresi dan risiko Anda sendiri.

3.2 DBS tidak akan bertanggung jawab atas Konten apapun yang disediakan oleh Anda atau yang dapat dibagikan dalam suatu Pertemuan, atau untuk kesalahan-kesalahan atau kelalaian-kelalaian dalam Konten, atau untuk setiap kerugian atau kerusakan yang diderita sebagai akibat dari penggunaan atau ketergantungan pada Konten tersebut atau kehadiran dan partisipasi Anda dalam Pertemuan secara umum. Meskipun DBS tidak bertanggung jawab atas Konten apapun, kami dapat menghapus Konten apapun, kapanpun tanpa pemberitahuan kepada Anda, jika kami mengetahui bahwa hal tersebut melanggar salah satu dari Ketentuan-Ketentuan ini, atau hukum apapun.

3.3 DBS tidak akan bertanggung jawab atas kerugian apapun selain kerugian langsung. Kerugian-kerugian yang mana DBS tidak bertanggung jawab termasuk setiap kerugian-kerugian khusus, insidental, tidak langsung, bersifat tipikal atau konsekuensial (termasuk kehilangan keuntungan-keuntungan usaha, gangguan usaha atau hilangnya informasi usaha) yang timbul dari Pertemuan, penggunaan atau ketidakmampuan untuk menggunakan VMR, baik yang timbul secara kontraktual atau atas dasar hukum lainnya.

4. Menangguhkan dan Mengakhiri Pertemuan-Pertemuan

4.1 Apabila Anda gagal mematuhi salah satu dari Ketentuan-Ketentuan ini, DBS dapat, atas diskresinya sendiri, menangguhkan atau mengakhiri partisipasi Anda dalam Pertemuan, kapanpun tanpa pemberitahuan dan tanpa memberikan alasan apapun.

4.2 Dalam hal partisipasi Anda dalam Pertemuan bertentangan dengan salah satu dari Ketentuan-Ketentuan ini, hal ini dapat menyebabkan cedera permanen pada DBS atau vendor-vendornya, dan bahwa dalam keadaan-keadaan seperti itu, DBS atau vendor-vendornya dapat meminta bantuan dari pengadilan, contohnya untuk memperoleh perintah yang

mengharuskan Anda untuk menghentikan aktivitas yang melanggar.

5. General

5.1 Ownership rights: DBS or its vendors retain full ownership of the VMR and of all trade names, trademarks, service marks, logos, and domain names associated or displayed in the VMR or during the Meeting. You may not post, modify, distribute, or reproduce in any way copyrighted material, trademarks or other property rights without obtaining the prior written consent of the owner of such rights. DBS may deny access to the Meeting to any person who is alleged to infringe such other party's right.

5.2 Recordings: DBS does not generally record Meetings but in the event we do, we will notify you. You agree not to record in any manner any of the Content or any other information obtained from a Meeting. We may contact you at any time to follow up on any Meeting, and you consent to being contacted by us for such purposes.

5.3 Privacy Policy: Your attendance and participation in the Meeting is also subject to DBS' Privacy Policy at <https://www.DBS.com/privacy/policy/default.page>. You agree that DBS may contact you via a phone call, text, e-mail or otherwise with information relating to the Meeting, regardless of whether you have opted out of receiving marketing communications. You also agree that DBS may collect, use, process and disclose your personal data in accordance with the terms in its Privacy Policy.

5.4 Governing law: Nothing in these Terms is intended to represent that the information and Content accessed by you during a Meeting is appropriate in geographic areas or jurisdictions other than Singapore. Meetings held under these Terms are not intended to constitute the provision of a service by DBS in any jurisdiction other than Singapore (and for the purposes of Vietnamese law, services provided by DBS in Meetings are intended to be provided on a "consumption abroad" basis). You agree that any and all communications during a Meeting and activities relating to the Content, as well as these Terms, will be governed

5. Umum

5.1 Hak-hak kepemilikan: DBS atau vendor-vendornya mempertahankan kepemilikan penuh atas VMR dan semua nama-nama dagang, merek-merek dagang, merek-merek layanan, logo-logo, dan nama-nama domain yang terkait atau ditampilkan dalam VMR atau selama Pertemuan. Anda tidak boleh memasang, memodifikasi, mendistribusikan, atau mereproduksi dengan cara apapun materi yang dilindungi hak-hak cipta, merek-merek dagang, atau hak-hak kebendaan lainnya tanpa memperoleh persetujuan tertulis sebelumnya dari pemilik hak-hak tersebut. DBS dapat menolak akses ke Pertemuan kepada siapapun yang diduga menyalahi hak pihak lain tersebut.

5.2 Rekaman-Rekaman: DBS umumnya tidak merekam Pertemuan-Pertemuan tetapi dalam hal kami melakukannya, kami akan memberitahukan Anda. Anda setuju untuk tidak merekam dengan cara apapun Konten atau informasi lainnya apapun yang diperoleh dari suatu Pertemuan. Kami dapat menghubungi Anda kapanpun untuk menindaklanjuti Pertemuan apapun, dan Anda setuju untuk dihubungi oleh kami untuk tujuan-tujuan tersebut.

5.3 Kebijakan Privasi: Kehadiran dan partisipasi Anda dalam Pertemuan juga tunduk pada Kebijakan Privasi DBS di <https://www.DBS.com/privacy/policy/default.page>. Anda setuju bahwa DBS dapat menghubungi Anda melalui panggilan telepon, SMS, surat elektronik atau lainnya dengan informasi yang berkaitan dengan Pertemuan, terlepas dari apakah Anda memilih untuk tidak menerima komunikasi-komunikasi pemasaran. Anda juga setuju bahwa DBS dapat mengumpulkan, menggunakan, memproses, dan mengungkapkan data pribadi Anda sesuai dengan ketentuan-ketentuan dalam Kebijakan Privasi-nya.

5.4 Hukum yang mengatur: Tidak ada ketentuan manapun dalam Ketentuan-Ketentuan ini dimaksudkan untuk menyatakan bahwa informasi dan Konten yang diakses oleh Anda selama suatu Pertemuan adalah tepat di wilayah-wilayah geografis atau yurisdiksi-yurisdiksi selain Singapura. Pertemuan-Pertemuan yang diadakan berdasarkan Ketentuan-Ketentuan ini tidak dimaksudkan untuk menjadi suatu penyediaan layanan oleh DBS di yurisdiksi lain selain Singapura (dan untuk tujuan-tujuan hukum Vietnam, layanan-layanan yang disediakan oleh DBS dalam

by and interpreted in accordance with the laws of Singapore, and you agree that disputes relating to these Terms will be resolved only in the courts of Singapore.

5.5 Failing to enforce rights: If you or DBS fail to exercise any rights under these Terms or fail to enforce these Terms, this will not result in you or DBS subsequently becoming unable to exercise such rights or to enforce the Terms. If any part of these Terms is held by a court to be illegal, invalid or unenforceable, it will not affect any of the other Terms.

5.6 Entire agreement and other languages: These Terms represent the entire understanding and agreement between you and DBS in respect of the use of the VMR and Meetings, and the Terms supersede all prior understandings and agreements between you and DBS on this subject matter. These Terms have been prepared in the English language. You agree that this English version of the Terms is definitive, and that any non-English version of these Terms is prepared solely for reference purposes.

Pertemuan-Pertemuan dimaksudkan untuk diberikan atas dasar "konsumsi di luar negeri"). Anda setuju bahwa setiap dan semua komunikasi-komunikasi selama suatu Pertemuan dan kegiatan-kegiatan yang berkaitan dengan Konten, serta Ketentuan-Ketentuan ini, akan diatur oleh dan ditafsirkan sesuai dengan hukum Singapura, dan Anda setuju bahwa sengketa-sengketa terkait dengan Ketentuan-Ketentuan ini hanya akan diselesaikan di pengadilan-pengadilan Singapura.

5.5 Gagal dalam melaksanakan hak-hak: Jika Anda atau DBS gagal untuk melaksanakan hak-hak apapun berdasarkan Ketentuan-Ketentuan ini atau gagal untuk melaksanakan Ketentuan-Ketentuan ini, hal ini tidak akan mengakibatkan Anda atau DBS kemudian menjadi tidak dapat melaksanakan hak-hak tersebut atau untuk menegakkan Ketentuan-Ketentuan ini. Jika terdapat bagian dari Ketentuan-Ketentuan ini yang diputuskan oleh suatu pengadilan sebagai ilegal, tidak sah atau tidak dapat dilaksanakan, hal tersebut tidak akan mempengaruhi Ketentuan-Ketentuan lainnya manapun.

5.6 Keseluruhan perjanjian dan bahasa-bahasa lainnya: Ketentuan-Ketentuan ini mewakili seluruh pemahaman dan persetujuan antara Anda dan DBS sehubungan dengan penggunaan VMR dan Pertemuan-Pertemuan, dan Ketentuan-Ketentuan ini menggantikan semua pemahaman-pemahaman dan persetujuan-persetujuan sebelumnya antara Anda dan DBS mengenai perihal ini. Ketentuan-Ketentuan ini telah disiapkan dalam Bahasa Inggris. Anda setuju bahwa versi Bahasa Inggris dari Ketentuan-Ketentuan ini bersifat tetap, dan bahwa setiap versi yang bukan Bahasa Inggris dari Ketentuan-Ketentuan ini disiapkan semata-mata hanya untuk tujuan-tujuan referensi.