

eStatement Risk Disclosure Schedule

Please read the following important risk disclosure in connection with the eStatement Service.

1. Appropriate computer equipment and software, internet access and a specific email address provided and designated by you are required for using the eStatement Service.
2. Internet and email services may be subject to certain IT risks and disruption. Due to unpredictable factors, electronic transmission may not be a reliable medium of communication. eStatement delivered via electronic means are potentially subject to delays in transmission, transmission interruption or blackout, and there are risks of misunderstanding or errors in communication.
3. You may incur additional costs for using the eStatement Service.
4. eStatement will be sent to the your email address and this is the only notice of your account transactions. You should check your designated email address regularly.
5. Revocation of consent to the provision of the eStatement Service will be subject to the giving of 14 days advance notice by the client to CICC.
6. You may be required to pay a reasonable charge for obtaining a hard copy of any eStatement.
7. The eStatement will be the only notice of your account transactions. Therefore, it is very important for you to:
 - (a) Inform CICC as soon as practicable upon a change in the designated email address;
 - (b) Promptly review each eStatement upon receipt to ensure that any errors are detected and reported to CICC by notice in writing within 7 days; and
 - (c) Save an electronic copy in the client's own computer storage or print a hard copy of the eStatement for future reference.