

eTrade Confirmation Risk Disclosure Schedule

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

1. Appropriate computer equipment and software, internet access and a specific email address provided and designated by you are required for using the eTrade Confirmation 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. eTrade Confirmation 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 eTrade Confirmation Service.
4. eTrade Confirmation will be sent to your email address and this will be the only notice of your account transactions. You should check your designated email address regularly.
5. Revocation of consent to the provision of the eTrade Confirmation Service will be subject to the giving of 2 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 eTrade Confirmation.
7. The eTrade Confirmation 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 eTrade Confirmation upon receipt to ensure that any errors are detected and reported to CICC by notice in writing within 24 hours; and
 - (c) Save an electronic copy in the client's own computer storage or print a hard copy of the eTrade Confirmation for future reference.