

UTRADE FX Cyber Security Policy

User ID and Password Security

- You are strongly advised to change your password the first time you log onto your trading platform
- Password has to be at least 8 characters and be alphanumeric and not easy to guess. For added security, it is recommended that your password should not contain repeated characters.
- Password should not be based on user-id, personal telephone number, birthday or any other personal information, The same password should not be used for different websites and accounts
- Password must be kept confidential and not be divulged to anyone.
- Password must be memorised and not be recorded anywhere.
- Password must be changed regularly.

Protect Computer from anti-virus and spyware

- Please install anti-virus, anti-spyware and firewall software in your personal computers, particularly when you are linked via broadband connections, digital subscriber lines or cable modems.
- Please update the anti-virus and firewall products with security patches or newer versions on a regular basis.
- Ensure adequate security if on a wireless network. Make certain that the wireless network has been configured to incorporate some form of security, including but not limited to, data encryption.
- Do not install software or run programs of unknown origin.
- Do not open email attachments from strangers.
- Do not use a computer or device which cannot be trusted.

Useful Account Management habits

- Please check your transactions frequently and report any discrepancy immediately
- You are strongly advised to log off the online session on the trading terminal and turn off the computer when not in use or away from your trading terminal. You are also strongly encouraged to activate your default OS screen saver log in on your PC to prevent unauthorized access
- Do not disclose personal, financial or credit card information to little known or suspect websites.
- Do not use public or internet cafe computers to perform financial transactions/trades.
- You are advised not to access Online Trading using 'jailbroken' or 'rooted' mobile devices (ie the phone Operating System has been tampered with) , as it poses potential risk of malicious software infection.
- You are advised to only download the Mobile Trading application from authorized sources such as Apple App Store, Google Play Store.
- Ensure adequate security if on a wireless network. Make certain that the wireless network has been configured to incorporate some form of security, including but not limited to, data encryption.
- Regularly update your contact details.

Advice on “phishing” scams

In our effort to protect clients’ interests, we would like to bring your attention to an increase in “phishing” scams in recent months. “Phishing” involves the use of unsolicited e-mails and/or fraudulent websites to trick customers of financial institutions into disclosing confidential personal details such as user-names and passwords.

Techniques used include, but are not limited to:

- Use of false e-mail addresses, logos and graphics to mislead the customer into accepting the validity of e-mails and websites;
- False domain names that appear similar to the real financial institutions;
- Use of hyperlinks and embedded forms in false e-mail addresses and websites to request for personal and confidential information.

Some preventive measures against “Phishing” are listed below:

- Never reveal your password to anyone. UOBKH Staff will never request for your password.
- Be suspicious of any unsolicited requests for your personal details.
- Do not reply to or click on links within unsolicited e-mails that have been sent to you.
- When accessing UOB Kay Hian UTRADE FX website, always type <http://www.utradefx.com.sg> into your browser’s address bar.

Should you receive any suspicious e-mails and/or have inadvertently accessed any fraudulent websites, please contact our Client Services Department immediately at +65 6536 9338 for further verification before taking any action.

Your Responsibilities and Obligations

Any use of the UOBKH online trading service by you shall be in accordance with and subject to the Terms and Conditions governing such online trading at all times. Under the Terms and Conditions, you are fully responsible for the use, protection, and confidentiality of the user ID and password as well as all transactions executed through the user ID and password, regardless of whether such transactions were entered or authorized by you. It is therefore highly recommended that you should read and comply with the recommended Internet/Mobile Trading security practices. UOBKH shall not be liable for any loss, cost, expense or damage arising from any unauthorized access of the UOBKH online trading service or theft of the user ID or password.