

**TERMS AND CONDITIONS
FOR OPENING & OPERATING A BETTING ACCOUNT
(POOLZCONNECT GOLD ACCOUNT)**

By opening and/or using the PoolzConnect Gold Account for placing bet(s) with Singapore Pools (Private) Limited (the “Company”) through the Account Betting System (the “ABS”), the holder of the PoolzConnect Gold Account (the “Account Holder”) represents and warrants that the Account Holder fully understands and agrees to comply with the following terms and conditions, the Game Rules for the Toto Game, the 4-Digit Numbers Game, the General Rules for Sports Betting, the applicable terms in the Singapore Totalisator Scheme published pursuant to Section 11(1) of the Singapore Totalisator Board Act (Cap 305A), and any other applicable terms and conditions that may be related to the use of the PoolzConnect Gold Account:-

OPENING OF ACCOUNT

1. The Account Holder shall open only one (1) Account for placing bet(s) with the Company through the ABS.
2. The PoolzConnect Gold Account (the “Account”) may be opened by an individual in his/her name and operated singly. The Account Holder shall be deemed to have opened the Account upon the submission to the Company of the purchase form and verification of the Account Holder’s NRIC or passport. For the avoidance of doubt, the Account Holder is the individual named on the purchase form.
3. The Account is personal to the Account Holder and is non-transferable.
4. The Company shall require the Account Holder to provide such personal particulars, statements and declarations as to the Account Holder’s financial status and/or situation (which the Account Holder warrants are true and accurate in all respects) as the Company may require at the time of opening the Account and from time to time until the Account is terminated in accordance with the terms herein. The Account Holder shall notify the Company in writing of any subsequent changes to such particulars, statements and/or declarations. Until such written notice of changes is received by the Company, the Company shall be entitled to rely on the personal particulars, statements and/or declarations provided by the Account Holder.
5. The Account Holder must not be under 21 years of age, and shall meet any other requirements as may be stipulated by the Company from time to time.
6. The Company reserves the right to accept or reject such application(s) as may be submitted by the applicant, without having to give any reason therefore, and to suspend and/or close the Account and/or to refuse, discontinue or reverse any betting placed through the ABS in the event the Account Holder is found to have opened multiple accounts for placing bet(s) with the Company through the ABS or to have provided any inaccurate or false information to the Company in opening the Account, or for any reason whatsoever.

ACTIVATION OF ACCOUNT

7. The Company shall endeavour to activate a new Account within twenty-four (24) hours from the time of the submission of a duly completed purchase form to open the Account, although it is possible in certain situations for such activation to take a longer time.
8. Upon activation of the Account, the Account Holder will be able to place bets through the ABS on the football matches offered by the Company and/or such other games and lotteries as may be made available by the Company for participation using the Account from time to time; and to access the Account-related services as may be offered by the Company via the Internet and/or any other media.

USE OF THE ACCOUNT NUMBER AND PERSONAL IDENTIFICATION NUMBER

9. A pre-generated Account Number (“AN”) and Personal Identification Number (“PIN”) will be given to the Account Holder.
10. The AN and PIN shall be used by the Account Holder and for authentication purposes by the Company:
 - (a) whenever the Account Holder places his/her bet(s) through the Account; or
 - (b) whenever the Account Holder accesses other Account-related services offered by the Company via the Interactive Voice Response (“IVR”) System, internet and/or any other electronic media.
11. The Account Holder is advised to change his/her PIN immediately upon activation of the Account. The Account Holder may change his/her PIN at any time through the Member’s Website at <http://poolzconnect.singaporepools.com.sg>, or by such other methods as may be offered and upon such terms as may be stipulated by the Company from time to time.
12. The Company shall be entitled to honour the bet(s) placed through the Account so long as the instructions to place the bet(s) through the ABS has/have been authenticated by the AN and the corresponding PIN. The Account Holder shall be solely responsible for the security of the information of the Account and any applicable security information. The Account Holder shall take all necessary measures to ensure that the AN and PIN are kept confidential at all times. The Company shall not be responsible or liable to the Account Holder or any third party for any loss or claim or damage whatsoever arising from the unauthorised use of the AN, PIN or Account. In the event that a third party places a bet (which has been duly authenticated) with the Company using the Account, the Company shall be entitled but shall not be obliged to honour such bet, whether or not the alleged third party had the prior consent or knowledge of the Account Holder or has misappropriated information relating to the Account of the Account Holder.

13. The Company reserves the right to invalidate or revoke the use, or require the modification of the AN and/or PIN for any reason, without notice to the Account Holder, and the Company shall not be liable to the Account Holder for any loss or damage as a result thereof.

MISUSE OF PIN

14. If the Account Holder has forgotten and/or lost his/her PIN, the Account Holder may request for a new PIN from the Company by submitting a request in person, together with a copy of his/her NRIC or passport to Singapore Pools (Private) Limited at 1 Selegie Road, #01-01, PoMo, Singapore 188306 (the "Company's Premises") during operating hours on weekdays (except Public Holidays) ("Business Days").
15. If the Account Holder believes or has reason to believe that the Account is being misused or has been misused by a third party, the Account Holder shall inform the Company immediately, so that the Company may suspend the Account upon the terms of the Company.
16. For the avoidance of doubt, the Account Holder shall be responsible for all bet(s) placed through the Account so long as the instructions to place the bet(s) through the ABS has/have been authenticated by the AN and the corresponding PIN. The Company shall not be responsible for any claim, loss or damage arising from any use of the Account (whether unauthorized or otherwise) by a third party.

TOP-UP OF THE ACCOUNT

17. The Account shall have an initial credit value of S\$250.
18. No betting on credit shall be allowed. The Account Holder shall be deemed fully aware of the status of his/her Account at all times. The Account Holder cannot place any bet(s) with the Company unless there are sufficient funds in the Account. All bet(s) placed without adequate funds shall not be accepted, and shall be deemed void notwithstanding that the Company has acknowledged the instructions to process the bet(s). The Company shall return to the Account any balance of funds used in such bet(s), less any miscellaneous costs or charges incurred as a result of such void bet(s) being executed.
19. Before the Account Holder places any bet(s) with the Company, the Account Holder shall ensure that there are adequate funds in the Account.
20. The Account Holder may request to top up the Account by cash or other mode acceptable by the Company by submitting a Top-Up Form to the Company at the Company's Premises or any of its branches. The mode of top-up available at each branch may vary. The Account Holder may request to top-up the funds in the Account at any time during operating hours, but in any event no later than 9pm on a Business Day.

21. Top-up Form(s) received by the Company in respect of an Account which has been activated are generally processed immediately. Top-up Form(s) received by the Company in respect of an Account which has not been activated, will only be processed after activation of the Account. The Account is generally credited immediately upon the successful processing of the Top-up Form(s).
22. The Company may also from time to time and at its option, make available to the Account Holder, other means of topping up of funds in the Account (eg. by electronic means such as e-Nets), in accordance with such procedures and subject to such limits and/or terms as may be stipulated by the Company.
23. The Company shall not be liable to the Account Holder for any failure, error or delay on the part of the Company in processing top-up requests and/or the crediting of any funds to the Account, and shall be entitled to correct any erroneous entry in the Company's computer systems, without advance notice to the Account Holder, and without any liability to the Account Holder thereof.
24. The minimum top-up amount is S\$100.00 and the maximum top-up amount is S\$1,000.00. Top-up amounts must be in multiples of S\$10.
25. For the avoidance of doubt, the Account Holder shall bear any fees, costs or any other charges pertaining to the Account as the Company may stipulate from time to time and bear the charges as may be imposed by any bank and/or any payment service provider (on the Account Holder and/or the Company) from time to time, in relation to the operation and use of the Account.

OPERATING THE ACCOUNT

26. The Account Holder shall place his/her bet(s) through the ABS with the assistance of the IVR System or the Company's designated employee(s), as may be made available by the Company at its discretion from time to time, in accordance with the procedures stipulated by the Company from time to time.
27. The minimum stake which the Account Holder must place during each transaction is S\$25 or such other amounts as may be otherwise stipulated by the Company.
28. The Company endeavours to maintain a high operating standard of the ABS, but shall be under no liability to the Account Holder for any failure(s) that occur, whether the failure(s) is/are due to technical, human or any other reasons, or whether the failure(s) is/are due to the computer systems used, the operation of the computer systems, the operator of the computer systems or otherwise. Notwithstanding anything in this Agreement, and without prejudice to the generality of the foregoing, the Account Holder agrees that all bet(s) placed within a particular transaction shall be deemed to be unsuccessful and shall be rejected by the Company in the event of failure/breakdown in the ABS whereby bet(s) placed by the Account Holder through the ABS cannot be accepted by the ABS and/or does not result in a completed

successful transaction for any reason whatsoever. In such event, the Company may in its sole and absolute discretion credit the equivalent stake money that was previously debited for such bet(s) to the Account.

29. The Account Holder agrees that the Company may but is under no obligation to process or accept any or all bet(s) placed within the particular transaction if the participant fails, for any reason whatsoever, to comply with the bet placement procedure as may be stipulated by the Company from time to time. The Account Holder shall be deemed to have accepted such bet(s) so processed or accepted by the Company and agrees to be bound by such bet(s). The Company reserves the right not to accept the whole or part of any bet placed by the Account Holder in any medium in respect of the Account without giving any reason whatsoever. The Company shall not be liable for any loss, damage, costs or expenses suffered by the Account Holder as a result of any such non-acceptance by the Company.
30. The Account Holder agrees that no interest will be paid by the Company on any deposit balance in the Account.

ACCOUNT HOLDER'S INSTRUCTIONS

31. The Account Holder agrees that the Company is not required to seek further authority from the Account Holder in respect of all instructions authenticated by the AN and PIN. However, the Company is entitled to, at its sole and absolute discretion, verify any instruction received that purportedly originate from the Account Holder, before acting in accordance with such instructions, and the Company reserves its rights not to proceed with any such instructions, if such instructions cannot be so verified. The Company shall not be held liable for any claim, loss or damage arising out of or in connection with the Company acting in accordance with or not acting in accordance with such instructions.
32. In the event the instruction(s) given by the Account Holder to the Company is regarded by the Company to be ambiguous, contradictory or conflicting, the Company may either regard these instructions as void or may act upon these instructions based on good faith and on assumptions as to what such instructions mean. The Account Holder agrees to waive and release the Company from any and all claims and to indemnify the Company against all losses, damages, costs, expenses and liability suffered by the Company as a result of the Company regarding the instructions as void, or acting in the abovementioned manner.
33. The Company is entitled to, at its sole and absolute discretion, verify any instruction received that purportedly originate from the Account Holder, before acting in accordance with such instructions, and the Company reserves its rights not to proceed with any such instructions, if such instructions cannot be so verified. The Company shall not be held liable for any claim, loss or damage arising out of or in connection with the Company acting in accordance with or not acting in accordance with such instructions.

34. The Company reserves its rights not to accept any instructions without giving any reason whatsoever. The Company shall not be liable for any loss or damage suffered by the Account Holder arising out of or in connection with the Company accepting or not accepting the instructions from the Account Holder.
35. The Account Holder agrees to accept all records of the Company as conclusive and binding against the Account Holder for all purposes.

PRIZE PAYMENTS

36. Where the Account Holder is entitled to prize payments in accordance with the applicable Game Rules, the prize payments will be transferred/credited to the Account, in accordance with the payment procedures stipulated by the Company from time to time, and at such time and in such intervals as may be determined by the Company at its discretion. Prize payments which have been erroneously transferred / credited to the Account Holder are recoverable from the Account Holder. In such event, the Company shall be entitled at any time to commence legal proceedings or take such action as it deems fit to recover any excess payment made to the Account Holder, including but not limited to setting off such excess payment against funds into the Account.
37. Where there is evidence of any rigging of any event, which is the subject of any bet(s) or wagers placed with the Company, the Company reserves the right to withhold payment pending the outcome of any subsequent investigation, and/or to ultimately declare bet(s) on that event as void. In that event, the Company shall return to the Account, any balance of funds used in placing such bet(s)/wager(s) after deducting any fees, costs or charges as may be levied by the Company in its sole and absolute discretion for processing such bet(s)/wager(s).

WITHDRAWAL AND REFUND OF MONIES IN ACCOUNT

38. The Account Holder can withdraw the funds in the Account once the Account has been activated, by such methods and upon such terms as may be stipulated by the Company from time to time.
39. The Account Holder must make a request to the Company prior to the withdrawal of funds through phone or other electronic means made available by the Company for the purpose of receiving such requests. In the event that there are insufficient funds for withdrawal in the Account, the Account Holder's request for withdrawal shall be rejected and deemed invalid and void.
40. Withdrawal of S\$5,000 or less will be paid out by the Company in cash, and may be collected during operating hours at the Company's Premises or any of the Company's branches. Withdrawal of more than S\$5,000 will be paid out by the Company via a cheque, which can be collected only at the Company's Premises during operating hours.

41. The Account Holder may collect the funds 3 hours after his/her request, or other timing as may be stipulated from time to time by the Company, during the operating hours of the Company's Premises or branch, as the case may be, but in any event, no later than 9pm on a Business Day and within 48 hours from the time of request. The Account Holder's request for withdrawal shall be deemed invalid after the expiry of 48 hours from the making of the request via IVR.
42. The Account Holder shall present a duly completed Withdrawal Form and his/her NRIC or passport to the Company at the time of collection of the funds. The Account Holder must collect the funds in person. The Company reserves the right not to make payment of the funds, if the information or data on the duly completed Withdrawal Form (including but not limited to amount of funds to be withdrawn) is contradictory to or conflicting with the information or data as recorded in the Company's computer systems.
43. In the event that the Account remains inactive or dormant for a continuous period of twelve (12) months, or if the Account Holder withdraw the full balance when there is no betting activity in his/her Account from its opening:
 - (a) the Account Holder shall be liable to pay an administration fee of S\$5 or of such other amount as the Company may stipulate from time to time; and
 - (b) the Company shall be entitled to impose such other conditions in relation to the further operation of the Account as the Company may determine in its discretion, including without limitation, the termination by the Company of the Account, and the forfeiture of any credit balance in the Account which is not collected within thirty (30) days from the date of termination.
44. The Company shall not entertain any request for withdrawal of funds, or enter into correspondence in relation to any matter relating to or arising out of the Account, after the Account has been terminated.

TERMINATION OF ACCOUNT

45. The Company may in its sole and absolute discretion freeze, suspend, terminate and/or close the Account at any time, without giving any reason whatsoever.
46. The Account Holder may close the Account by phone (provided that the instruction to close the Account has been authenticated through the ABS), and complying with such procedures as the Company may determine at its discretion. In addition to the foregoing, the Account Holder may close the Account through such other means as the Company may from time to time make available to the Customer.
47. The Company shall be entitled to forfeit any credit balance in the Account which is not collected by the Account Holder within thirty (30) days from the date of termination of the Account.

48. Any termination effected by the Account Holder or the Company, shall not affect any outstanding bets and is without prejudice to any antecedent breaches committed by or accrued liabilities of, the Account Holder.

RESPONSIBILITIES OF THE ACCOUNT HOLDER

49. The Account Holder shall in all circumstances accept full responsibility for all instructions sent and received by the Company (whether via telephone (voice or data), telex, facsimile, computer or any other electronic devices). The Account Holder acknowledges that the telephone, telex, facsimile, computer transmissions, or any other transmissions by any other electronic devices are not secure means of giving payment instructions, may be susceptible to errors (whether due to technical, human or other reasons), and that the Account Holder is aware of the risks involved in such transactions. In accepting and processing these instructions from the Account Holder, the Company shall not be liable for any loss suffered by the Account Holder, and the Company is not required to seek further authority from the Account Holder, as such instructions as processed by the Company (whether accurately or erroneously for whatever reasons) shall be valid and binding on the Account Holder. The Company also reserves the right not to accept any instructions from the Account Holder without giving any reason whatsoever.
50. By placing a bet through the ABS, the Account Holder is deemed to have made an offer to bet with the Company, which the Company may choose to accept or reject at its sole and absolute discretion. Unless otherwise permitted by the Company, the Account Holder shall not withdraw his offer to bet or make any changes to the details of his bet while the Company is processing the Account Holder's bet, and pending the Company's acceptance or rejection of the Account Holder's offer to bet. Where the stake originally placed by the Account Holder is not accepted by the Company, and the Company instead makes an offer to the Account Holder to accept a modified bet ("Counter Offer") (including without limitation, a bet for a lower stake amount, different odds or different number selections, or different bet types), the Account Holder will be given the option to either accept or reject the Counter Offer. It is the responsibility of the Account Holder to ensure that details of any bet(s) placed with the Company (including the Counter Offer that is accepted by the Account Holder) are correct, to await notification from the Company as to whether the Account Holder's original offer to bet is accepted or rejected, and to check on the status of his offer to bet (and where applicable, of a Counter Offer) via the bet history records as may be provided by the Company. Every bet which the Account Holder originally places with the Company may be accepted by the Company if the Account is debited successfully for a bet and the Company receives confirmation from the ABS that the betting transaction is successful. Every Counter Offer that is accepted by the Account Holder shall be conclusive and binding on the Account Holder. All original bet(s) accepted by the Company and all Counter Offers accepted by the Account Holder shall be irrevocable, and cannot be changed, cancelled or withdrawn by the Account Holder, unless otherwise agreed between the Company and the Account Holder.

51. The Account Holder agrees to be fully and personally liable for the due settlement of every bet placed under the Account.
52. The Account Holder agrees that his/her bet placements are not in reliance on any representations, advices, views, opinions, statements, suggestions, recommendations or information made by the Company's employees, servants, agents or contractors. The Account Holder acknowledges that the Company's employees, servants, agents or contractors in so giving any representations, advices, views, opinions, statements, suggestions, recommendations or information are not doing so on behalf of the Company. Any such representations, advices, views, opinions, statements, suggestions, recommendations or information, if given, must therefore be regarded as having been made in the person's own private capacity. In any event, the Account Holder agrees not to hold the Company (whether directly or indirectly) liable for any loss suffered by the Account Holder as a result of reliance on such representations, advices, views, opinions, statements, suggestions, recommendations or information.
53. The Account Holder shall not participate or attempt to participate in any betting or usage of the Account by methods, means or ways not intended or permitted by the Company, including but not limited to placing bet(s) using accounts other than the Account of the Account Holder, or allowing third parties to place bet(s) using the Account of the Account Holder.
54. The Account Holder shall authorize and give consent to the Company to disclose and/or release any information relating to the Account Holder and/or the Account to any other party or source as the Company may from time to time deem fit at the Company's own discretion and without any liability or notice to the Account Holder.
55. Access to the ABS and/or the placing of bets with the Company may not be legal and/or may be prohibited by law for some or all residents of or persons present in some jurisdictions. For the avoidance of doubt, the Company wishes to emphasise that the ABS is not to be used for betting or any other purposes which are prohibited by applicable law. As such, the Account Holder is advised that it is his/her sole responsibility to check the laws in each jurisdiction to ensure that he/she would be acting legally in the applicable jurisdiction, before placing a bet through the ABS. By accessing the ABS and/or placing bets with the Company, the Account Holder warrants that he/she is legally able to access the ABS and/or place bets with the Company within his/her jurisdiction.
56. It may be unlawful by the laws of some jurisdictions for gambling-related articles or materials to be posted, conveyed or communicated by post or by any other means. Where the Applicant provides a foreign address to the Company pursuant to these Terms and Conditions, the Applicant warrants and represents that it is permissible under the laws of the foreign jurisdiction where the foreign address provided is located, for the Company to post, convey or communicate by post or any other means any article or materials arising from or related to the application for the opening of, and/or the operation of, the Account (hereinafter the "Materials"). The Applicant shall indemnify and hold the Company harmless from and against any loss, damage, cost, liability or expense (including legal fees), whether direct or indirect, arising from

the reliance by the Company of the foregoing warranty and representation by the Applicant. Notwithstanding the above, the Company may, in its sole and absolute discretion, decide not to send any Materials to the foreign address provided by the Applicant. In such event, the Company shall not in any way be liable to the Applicant for any damage, loss or expenses suffered or incurred arising or resulting from the Company's decision thereof.

LIABILITIES

57. The Account Holder shall not hold the Company liable for any loss or damage whatsoever incurred by the Account Holder as a result of the use and operation of the Account, whether by the Account Holder or otherwise.
58. The Company shall not be liable to the Account Holder for any failure, error or delay on the part of the Company in activating the Account, debiting or crediting to the Account of any funds, winnings, prize payments or otherwise in implementing the transfer of funds to the Account notwithstanding the failure, error or delay is due to the malfunctioning of the Company's systems, equipment, or of any computer systems, or the negligent, wilful or malicious act of the Company. In addition, the Company shall not be liable to the Account Holder for any failure, error or delay from onerous and/or erroneous banking transactions (which may result in loss to the Account Holder). Further, the Company shall be entitled to debit the Account for any shortfall or amount owed to the Company arising from errors committed by the Company, without advance notice to the Account Holder of such debiting, and the Company shall not be liable to the Account Holder in respect thereof.
59. The Account Holder shall indemnify and keep indemnified the Company from and against all actions, demands, liabilities, obligations, losses, damages, costs (including but not limited to interests, legal fees on an indemnity basis and expenses of whatever nature, whether actual or contingent) suffered or incurred, sustained by or threatened against the Company whatsoever and howsoever arising from or in connection with or in any way relating to the acceptance of the Company in good faith of any payment instructions received via telephone, facsimile transmissions or otherwise, given or signed by or on behalf of the Account Holder; or in consequence of the Account Holder's non-observance or breach of these Terms and Conditions.
60. In no event shall the Company be liable for lost profits or any special, indirect, incidental, consequential or other loss or damage whatsoever and howsoever arising out of or in connection with the services herein provided by the Company.
61. The Company shall not be liable in any way to the Account Holder in the event of force majeure, or for the act of God, or for the act of any Government or legal authority, or for the act of any third party, or for the failure of or damage or destruction to, any computer systems, data, records or any part thereof, or for delays, losses, errors or omissions resulting from the failure or management of any telecommunications systems or for failure, breakdown, interruption or malfunctioning of any computer hardware or software or internet or other communications media, or

for any delay, interruption or failure in the performance of its services herein, including but not limited to, situations caused by poor transmission or interference in the transmission of instructions.

MISCELLANEOUS

62. A reference to the Company includes its employees, servants, agents, contractors and representatives, and/or any of the Company's successors and assigns.
63. In the event of death of the Account Holder, the Company shall be absolutely protected and free from any liabilities in acting in relation to the Account under these Terms and Conditions until the Company receives actual notice of death from the legal representative(s) of the deceased Account Holder. In the event of death of the Account Holder, the legal representative(s) will alone be recognized by the Company as having authority to act under these Terms and Conditions for the deceased Account Holder.
64. Nothing in these Terms and Conditions shall create a partnership or joint venture between the Account Holder and the Company, and neither party shall be deemed an agent, partner or employee of the other party in connection with the performance of any obligations under these Terms and Conditions. Each party shall be an independent contracting party. Nothing in these Terms and Conditions shall be construed as providing for the sharing of profits or losses arising out of the efforts of either or both of the parties.
65. If any term or provision of these Terms and Conditions is held to be illegal or unenforceable, the validity or enforceability of the remainder of the Terms and Conditions shall not be affected.
66. The failure by the Company to enforce at any time the provisions of these Terms and Conditions or any rights in respect thereto shall in no way be considered to be a waiver of such provisions or rights, or in any way affect the validity of these Terms and Conditions.
67. The Account Holder may not and shall not assign the whole or any part of his/her interests under the Account to any other party.
68. The Company reserves the right to amend these Terms and Conditions from time to time. Copies of the current Terms and Conditions are available for inspection at the Company's website or at the Company's Premises. It is the responsibility of the Account Holder to check these Terms and Conditions. The Account Holder's continued use of the Account and/or the ABS shall be deemed to be the Account Holder's acceptance of any changes to these Terms and Conditions
69. Any notice or other communication required by this Agreement to be given by the Account Holder shall be given in writing and sent by registered post to the

Company's Premises. All announcements and information posted by the Company at the Company's website shall be deemed to have been read by the Account Holder.

70. A person who is not a party to this contract between the Account Holder and the Company under these Terms and Conditions, shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B).

GOVERNING LAW AND JURISDICTION

71. The Account and the operation thereof, and these Terms and Conditions shall be governed by the laws of Singapore, and the Account Holder hereby agrees to submit to the non-exclusive jurisdiction of the Courts of Singapore.

PROHIBITION AGAINST USE OF ACCOUNT FOR CRIMINAL PURPOSES

72. The Account Holder shall not use the Account for the purposes of money laundering, terrorism or any other criminal or unlawful activity ("the Prohibited Purposes"). The Company reserves the right to suspend and/or close the Account without notice, and/or to refuse, discontinue or reverse any betting placed through the ABS should the Company have reasons to believe that the Account has been used for the Prohibited Purposes. The Account Holder shall be deemed aware of the legal consequences of engaging in any activity relating to the Prohibited Purposes, including but not limited to criminal liability under the Corruption, Drug Trafficking And Other Serious Crimes (Confiscation of Benefits) Act (Chapter 84A).