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- Communications via the internet may be affected by factors beyond Convoy's reasonable control, including but not limited to a breakdown or failure of communication facilities, inherent technological deficiencies, network traffic congestion or any blockage or interruption, delay, corruption or interception of such communication. You agree that the above factors may cause the following to happen:
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  - failure or delay in the execution of these instructions;
  - execution of instructions at the prices/rates different from those prevailing at the time these instructions were given; or
  - inability to execute instructions at particular quoted prices/rates or at any "at best" or "at market" prices/rates.
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  - such services and their contents are provided by a third party service provider under a separate arrangement not involving us, and you shall be subject to that service provider's terms and conditions;
  - while we will take reasonable steps when selecting such service provider, no assurance or guarantee can be given and no warranty or representation is made as to the service, or its suitability, content, performance, accuracy, reliability or completeness or otherwise;
  - under no circumstances will we be liable for any damage, whether direct or indirect, incidental or subsequent arising out of the use of and/or from the suspension, disruption or other non-availability of such services, or for any errors or omissions or other problems relating thereto;

- to enable you to use certain services, we may need to transfer some of your personal data to the service providers;
  - before applying for the relevant services, you should consider and understand the terms and conditions as well as the personal data privacy policy of that service provider;
  - it is your sole responsibility to decide (having due regard to the descriptions provided by the service provider) if such services are suitable, whether or not to make application for such services, and whether or not to accept the service provider's terms and conditions and personal data policy (if any);
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  - access to this Website (or Mobile App) may be subject to interruptions, failures of hardware or software, errors, transmission blackouts, delayed transmissions due to internet traffic or incorrect data transmission due to the public nature of the internet, market volume or volatility, system failure or upgrades or maintenance or for other reasons;

- features or functionality of this Website (or Mobile App) may from time to time be varied;
- to help reduce any of these risks, Convoy may set (and from time to time revise) limitations on the transaction size, funds transfer destinations and other features of the service and this Website (or Mobile App) and/or may set user requirements; and
- use of the services through this Website (or Mobile App) may be restricted by the type, specification and/or configuration of your device.