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- 5.2 No refund shall be given by PSS, under the following circumstances:
- a) Purchase of online products.
  - b) Complaints to PSS (from users) that the systems were slow and unreliable during payment transaction. Technical matters are exempted under these terms of use.
  - c) Unable to get print-out for purchased products (service recovery for this is to print page for customer)
  - d) Users claim that their account was 'hacked or cracked into' illegally by any other third parties, resulting in unintentional purchases.

### **6. Your Membership Account**

- 6.1 As member of the PSS, if you use this Website, you shall be responsible for maintaining the confidentiality of your account and password, and for restricting access to your computer, and you agree to accept responsibility for all activities that occur under your account or password.

## **7. Applicable Law and Jurisdiction**

7.1 The Terms of Use of the Website shall be governed in all respects by the laws of the Republic of Singapore and the courts of the Republic of Singapore will have exclusive jurisdiction in case of any dispute.

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8.1 Any dispute relating to your visit to Website, Materials, products or products purchased through the Website shall be subject to confidential arbitration in Singapore, except that, to the extent you have in any manner violated or threatened to violate PSS's intellectual property rights.

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8.3 Arbitration under this agreement shall be conducted under the rules then prevailing of the Singapore International Arbitration Centre. The arbitrator's award shall be binding and may be entered as a judgment in any court of competent jurisdiction. To the fullest extent permitted by applicable law, no arbitration shall be joined to an arbitration involving any other party, whether through class arbitration proceedings or otherwise

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