

Terms of Use SGFinDex

1. General

1.1 Welcome to SGFinDex. These Terms of Use (the “**Terms**”) govern your Use of SGFinDex. Please read these Terms carefully.

1.2 By Using SGFinDex, you are agreeing to these Terms. If you do not agree to these Terms, please do not Use SGFinDex.

1.3 SGFinDex is provided by the Government Technology Agency on behalf of the Government of Singapore (“**we**”, “**us**” or “**our**” refers collectively to the Government of Singapore and Government Technology Agency).

1.4 Before you Use SGFinDex, please check that –

1.4.1 you are Using SGFinDex through or in connection with a legitimate source (i.e. from the websites and applications of SGFinDex Data Sources and SGFinDex Data Recipients); and

1.4.2 the SGFinDex you are Using is operated by us.

If you Use SGFinDex that is not from a legitimate source or not operated by us, we will not be responsible for anything that results from such Use.

1.5 These Terms only govern the relationship between us and you in respect of SGFinDex. The dealings between you and any other third party (including SGFinDex Data Sources and SGFinDex Data Recipients), or your use of other products and services provided or operated by us are not governed by these Terms but may be subject to Additional Terms as described in Clause 6.

2. Interpretation

2.1 In these Terms, unless otherwise defined or unless the context otherwise suggests, when the following words and phrases are used, they will have the following meanings —

“**Government Technology Agency**” means the Government Technology Agency, a body corporate established under the Government Technology Agency Act (Act 23 of 2016).

“**Guidelines**” means any and all additional terms, instructions, guidelines, directions and/or policies with respect to any operational or technical details or FAQs regarding SGFinDex, as may be issued or amended by us from time to time.

“**Intellectual Property Rights**” means any and all rights existing from time to time, whether existing now or in the future, under any trademark law, copyright law, patent law, trade secret law and any and all other proprietary rights, and any and all applications, renewals, extensions and restorations thereof, now or hereafter in force and effect worldwide, or capable of protection in any relevant country in the world.

“**Linked Data Source**” is defined in Clause 5.2.2(i).

“**Myinfo**” refers to the data sharing platform currently known as “*Myinfo*”, provided by the Government Technology Agency on behalf of the Government of Singapore.

“**personal data**” has the same meaning as set out in the Personal Data Protection Act 2012 (No. 26 of 2012).

“**Profile Data**” has the same meaning as set out in the Singpass Terms of Use (available at <https://www.singpass.gov.sg/home/ui/terms-of-use>).

“**Re-Directed Materials**” is defined in Clause 9.1.

“**SGFinDex**” refers to the platform currently known as “*SGFinDex*”, provided by the Government of Singapore, which you may use to facilitate and authorise the transfer of your information from SGFinDex Data Sources to SGFinDex Data Recipients.

“**SGFinDex Data Recipients**” means the participating entities as may be approved by us from time to time, that you may choose to transfer your information (including Profile Data) to.

“**SGFinDex Data Sources**” means the participating third parties as may be approved by us from time to time, that you may choose to set up a linkage with and retrieve your information from, so as to facilitate the transfer of your information to your selected SGFinDex Data Recipient.

“**Shortcuts**” is defined in Clause 9.1.

“**SIAC**” is defined in Clause 12.3.

“**SIAC Rules**” is defined in Clause 12.3.

“**Singpass**” means the electronic identification, authentication, or authorisation service of the Government of Singapore known as “*Singpass*”.

“**Use**”, “**Uses**”, “**Using**” or “**Used**” in relation to SGFinDex includes downloading, installing, operating, accessing or using SGFinDex.

2.2 Unless the contrary intention appears, in these Terms —

2.2.1 headings are inserted for convenience only and do not affect the interpretation of these Terms;

2.2.2 words importing the singular include the plural and *vice versa*;

2.2.3 references to persons are to be construed as references to an individual or a body corporate as the context requires;

2.2.4 the words, “*include*” “*includes*” and “*including*” are to be read as if they are followed by the phrase “*without limitation*”;

2.2.5 any reference to “**SGFinDex**” includes a reference to “*part of SGFinDex*”; and

2.2.6 any reference to any Act of Parliament includes any amendment, replacement or re-enactment to that Act and includes any subsidiary legislation made under that Act.

3. Usage Terms

- 3.1** You agree to comply with any and all guidelines, notices, operating rules and policies and instructions pertaining to the Use of SGFinDex (including Guidelines), any amendments to the aforementioned issued by us from time to time, as well as any applicable laws and regulations. The Additional Terms described in Clause 6 may also apply.
- 3.2** Unless otherwise authorised by us, we grant you a non-exclusive, limited, revocable, non-sub-licensable and non-transferrable right to Use SGFinDex for your personal and/or non-commercial use only.
- 3.3** You agree that you will not, directly or indirectly —
- 3.3.1** modify, reverse-engineer, decompile, adapt, publish, redistribute or interfere with or intercept SGFinDex or any transaction which is part of SGFinDex;
 - 3.3.2** Use SGFinDex for any commercial purpose or for the benefit of any third party (save where authorised by us), including renting, selling, leasing or directly or indirectly charging others for Use of SGFinDex;
 - 3.3.3** reproduce or make any copies of SGFinDex, including any software therein;
 - 3.3.4** remove, circumvent, impair, bypass, disable or otherwise interfere with any feature of SGFinDex, including any feature that prevents or restricts access or use of any particular functionality or feature of SGFinDex;
 - 3.3.5** misrepresent or make false or misleading claims regarding SGFinDex;
 - 3.3.6** Use SGFinDex for any illegal activity, unlawful purpose, or purposes prohibited by these Terms or in breach of these Terms;
 - 3.3.7** use any device, software, exploits, or routine, including any virus, Trojan horse, worm, time bomb, robot, spider, data-mining or data scraping tool or cancel bot intended to damage or interfere with the proper operation of SGFinDex or to intercept or expropriate any content or data (including personal data) from SGFinDex;
 - 3.3.8** Use SGFinDex in any manner that could damage, disrupt, disable, overburden, or impair the operation of SGFinDex or interfere with any person's Use of SGFinDex;
 - 3.3.9** Use SGFinDex to access data not intended for you; and
 - 3.3.10** solicit any password or personal data from any person or entity for the purpose of Using SGFinDex.

4. Reservation of Rights

- 4.1** We reserve the right to change, modify or supplement these Terms at our discretion and at any time, by posting the changed, modified or supplemented Terms through means that we deem appropriate. Your continued Use of SGFinDex following the posting of any change, modification or supplement will constitute your acceptance of such change, modification or supplement. If you do not agree to any change, modification or supplement to these Terms, please do not Use SGFinDex.

4.2 We reserve the right to —

- 4.2.1 update, enhance, upgrade, reduce, or otherwise modify or vary SGFinDex, at any time, for any reason, with or without notice to you. These Terms will apply to all such updates, enhancements, upgrades, reductions, modifications or variations to SGFinDex;
- 4.2.2 suspend Use of SGFinDex, during times of maintenance (whether scheduled or unscheduled), without notice or liability to you whatsoever;
- 4.2.3 deny or restrict Use of SGFinDex to you without ascribing any reasons and without liability to you whatsoever; and
- 4.2.4 discontinue or terminate SGFinDex, at any time without notice or liability to you whatsoever, whereupon all rights granted to you under these Terms will also terminate immediately.

4.3 Without limiting Clause 4, if your Use of SGFinDex is in breach of these Terms, we may immediately disable your Use of SGFinDex without notice to you and to take all such action as we consider appropriate, desirable or necessary.

4.4 We retain the discretion in determining whether or not to provide maintenance and support services for SGFinDex, and if so, the type and nature of such maintenance and support services.

5. Use of SGFinDex

5.1 Through SGFinDex, you may efficiently link SGFinDex Data Sources and SGFinDex Data Recipients to facilitate and authorise the transfer of your information from SGFinDex Data Sources to SGFinDex Data Recipients. You may access SGFinDex at the relevant SGFinDex Data Recipient's application or website.

5.2 When you Use SGFinDex, please note the following –

5.2.1 you may be required to log-in to Singpass to authenticate your identity (in which case Clause 6.1.1 below applies);

5.2.2 Setting up linkages

- (i) you may choose to connect any one or more SGFinDex Data Sources on SGFinDex (each, a "**Linked Data Source**"), thereby setting up a linkage to facilitate the transfer of information from the Linked Data Source to your selected SGFinDex Data Recipient; and
- (ii) setting up an abovementioned linkage under Clause 5.2.2(i) does not automatically perform any information sharing with SGFinDex Data Recipients. Information sharing with a SGFinDex Data Recipient will be in accordance with Clause 5.2.3 below;

5.2.3 **Sharing your information:** to share your information with your selected SGFinDex Data Recipient, you must:

- (i) authorise, through the Use of SGFinDex –

- (a) your selected Linked Data Source to make available your information to such SGFinDex Data Recipient; and
 - (b) such SGFinDex Data Recipient to retrieve such information; and
- (ii) share your Profile Data through Myinfo to such SGFinDex Data Recipient – if you choose to do so, Annex 2 of the Singpass Terms of Use (available at <https://www.singpass.gov.sg/home/ui/terms-of-use>, or such other successor site) will apply;

5.2.4 Duration of linkages

- (i) any and all linkages of Linked Data Sources will remain valid and in force until, and all linkages of Linked Data Sources will automatically expire at, 11.59pm (Singapore time) on the 364th day after the day that you connect the first SGFinDex Data Source on SGFinDex, unless you choose to disconnect a Linked Data Source earlier or if it is extended in accordance with Clause 5.2.4(ii);

For example, if you connect Bank A on 3 January 2021, and subsequently connect Bank B on 3 March 2021, the linkages for each of Bank A and Bank B will cease on 2 January 2022 at 11:59pm (Singapore time). where such feature and functionality is available, any and all linkages of Linked Data Sources under Clause 5.2.4(i) will be extended each and every time you authorise through the Use of SGFinDex your selected Linked Data Source to make available your information to such SGFinDex Data Recipient and such SGFinDex Data Recipient to retrieve such information under Clause 5.2.3(i).

- (ii) Each extension under this Clause 5.2.40 is for a further period of 364 days after the day you do any of the abovementioned, and will automatically expire at, 11.59pm (Singapore time) on the 364th day after you do any of the abovementioned.

For example, you use Bank A as a SGFinDex Data Recipient. You connect with Bank B on 1 January 2023 and subsequently connect Bank C on 1 March 2023 as a Linked Data Sources. Thereafter, you authorised Bank B and C as your selected Linked Data Sources to make available your information to Bank A and for Bank A to retrieve such information on 5 April 2023. In this example, the linkages with both Bank B and Bank C will be extended, and only expire on 4 April 2024 at 11.59pm (Singapore time).

5.2.5 where you choose to authorise the making available of, retrieval or sharing of information pursuant to Clause 5.2.3, you must ensure that all the information you have provided is complete, accurate, true and correct before submitting such information to your selected SGFinDex Data Recipient. We have no duty to enquire into, investigate or ascertain whether such information is complete, accurate, true and correct;

5.2.6 in the event that any information provided through your Use of SGFinDex is not complete, accurate, true or correct, we will not be liable for any such information that is not complete, accurate, true or correct;

- 5.2.7** you acknowledge that we are not involved in and are not responsible for any transactions or communications made between you and any SGFinDex Data Sources or SGFinDex Data Recipients. You further acknowledge that you have no right or claim against us in respect of any transactions or communications between you and any SGFinDex Data Sources or SGFinDex Data Recipients involving the Use of SGFinDex. We neither endorse nor assume any responsibility for any SGFinDex Data Sources or SGFinDex Data Recipients and any products, services and functionalities provided to you by any SGFinDex Data Sources or SGFinDex Data Recipients arising from or in connection with the Use of SGFinDex. You acknowledge that you are solely responsible for any transactions or communications with any SGFinDex Data Sources or SGFinDex Data Recipients involving the Use of SGFinDex; and
- 5.2.8** information you make available, retrieve or share through the Use of SGFinDex is subject to the relevant SGFinDex Data Source's or SGFinDex Data Recipient's (as the case may be) terms, rules and policies in respect of the collection, use and disclosure of your data. It is your responsibility to check and read the most up-to-date versions of such SGFinDex Data Source or SGFinDex Data Recipient's (as the case may be) terms, rules and policies prior to sharing your information. If you do not accept any of the said terms, rules or policies, you should not Use SGFinDex to share information nor authorise the making available of, retrieval or sharing of information pursuant to Clause 5.2.3. We are not responsible for, and do not have control over, how a SGFinDex Data Source or SGFinDex Data Recipient collects, uses, discloses, secures, protects, retains, transfers or otherwise processes or deals with any information you share.
- 5.3** The information you choose to authorise the making available of, retrieval or sharing of pursuant to Clause 5.2.3(i) is not centrally stored by us and will be encrypted by your selected Linked Data Source and is not visible to SGFinDex.

6. Additional Terms

- 6.1** SGFinDex is Used in combination with other software or services that are not covered by these Terms. If you choose to Use SGFinDex, you may need to accept additional terms from us, your selected SGFinDex Data Sources and/or your selected SGFinDex Data Recipients (collectively, "**Additional Terms**") that will bind you. For example —
- 6.1.1** in order to authenticate your identity (through Singpass) and to share your Profile Data (through Myinfo), the Singpass Terms of Use available at <https://www.singpass.gov.sg/home/ui/terms-of-use> (or such other successor site) would apply;
- 6.1.2** in order to facilitate the transfer of your information from your selected SGFinDex Data Source(s) to your selected SGFinDex Data Recipient(s), the terms and conditions and/or the data protection policies of the relevant SGFinDex Data Sources and SGFinDex Data Recipients would apply; and
- 6.1.3** if you choose to Use SGFinDex in conjunction with any products, services or functionalities separately provided by a SGFinDex Data Recipient, you may also be subject to separate terms and conditions of the relevant SGFinDex Data Source and/or SGFinDex Data Recipient.

- 6.2** It is your responsibility to check and read the most up-to-date versions of these Additional Terms and you are deemed to have notice of the same. In particular, you are deemed to have notice of any terms that we (under the Additional Terms) are required to notify you of, and you agree to be bound by all the obligations in the Additional Terms which are applicable to you as the end user.
- 6.3** If the Additional Terms require you to enter into an agreement directly with a third party (such as a SGFinDex Data Source or a SGFinDex Data Recipient), then you agree to enter into such agreement, and in any event, to be legally bound by the Additional Terms with that third party. For the avoidance of doubt, the Additional Terms which you have entered into with such third party is solely between you and such third party.
- 6.4** You agree to indemnify and keep us harmless against all claims, actions, liabilities, losses, damages, costs or expenses (including legal costs on an indemnity basis) howsoever arising out of or in connection with your access or use of a third party's website, software or service (including websites, software, or services of SGFinDex Data Recipients and SGFinDex Data Sources) or your non-compliance with the Additional Terms which causes us to breach any of the Additional Terms.
- 6.5** You will not hold us liable for any damage or loss of any kind caused as a result (direct or indirect) of the use of any third party's website, software or service (including websites, software, or services of SGFinDex Data Recipients and SGFinDex Data Sources), including any damage or loss suffered as a result of reliance on the contents contained in or available from such third party's website, software or service.
- 6.6** For the avoidance of doubt, nothing in SGFinDex will be considered an endorsement, representation or warranty of or by us with respect to any third party (including SGFinDex Data Recipients and SGFinDex Data Sources) or any third party's content, products, services, functionalities or otherwise, even where the third party website, software or service may require the Use of SGFinDex. We make no representation or guarantee regarding the availability or content (including its truthfulness, accuracy, completeness, timeliness or reliability) of such third party content, product, service or otherwise and any use or reliance on the same by you is solely at your own risk.

7. Intellectual Property

- 7.1** You acknowledge that we own all titles, rights and interest, including Intellectual Property Rights, in and to SGFinDex, including any software therein. You will not do or permit any act which is directly or indirectly likely to limit our rights, title or interest in and to the same. Unless otherwise expressly permitted by law, you agree not to modify, adapt, translate, prepare derivative works from, or decompile, reverse engineer, disassemble or otherwise attempt to derive source code from SGFinDex. Without limiting the foregoing, you will not use in any way and will not reproduce any trademark, logo, trade name and/or similar mark that is associated with SGFinDex, without our prior written consent.
- 7.2** You also agree to not remove, obscure, or alter our copyright notice, trademark, or other proprietary right notice contained within, applied to or made available or accessible in conjunction with or through SGFinDex.
- 7.3** We do not represent or warrant that the Use of SGFinDex by you will not constitute an infringement or misuse of any third party right, including Intellectual Property Rights.

7.4 No part of SGFinDex may be reproduced or reused without our prior written permission.

8. Disclaimers against Warranty, Representation and Liability

8.1 SGFinDex is provided on an “as is” and “as available” basis without warranty of any kind. The accessibility and operation of SGFinDex may rely on technologies outside our control. To the extent permitted by law, we do not make any representation or warranty of any kind whatsoever in relation to SGFinDex and disclaim all express, implied and statutory warranties of any kind to you or any third party, whether arising from usage or custom or trade or by operation of law or otherwise, including any representation or warranty —

8.1.1 as to the accuracy, completeness, correctness, currency, timeliness, reliability, availability, interoperability, security, non-infringement, title, merchantability, quality or fitness for any particular purpose of SGFinDex; or

8.1.2 that SGFinDex or any associated function or feature will be continuously accessible, uninterrupted or error-free, or that defects will be corrected or that SGFinDex and our servers are and will be free of virus or other malicious, destructive or corrupting code, programme or macro.

8.2 We will not be liable to you or any third party for any damage or loss of any kind whatsoever and howsoever caused, including any direct or indirect, special or consequential damage, loss of income, revenue or profit, lost or damaged data, or damage to your device, software or any other property, whether arising directly or indirectly in connection with any of the following —

8.2.1 your Use of SGFinDex;

8.2.2 any loss or unavailability of Use of SGFinDex, howsoever caused;

8.2.3 any breakdown or malfunction of any equipment system or software used in connection with SGFinDex, whether belonging to us or not, including any electronic terminal, server or system, or telecommunication or other communications network or system;

8.2.4 any Use, mis-Use, purported Use or mis-Use or unauthorised Use of SGFinDex;

8.2.5 your computer or hardware or any other device not working or functioning properly;

8.2.6 any inaccuracy or incompleteness in, or error or omission in the transmission of data made available, retrieved, shared or accessible via SGFinDex;

8.2.7 any delay, failure, or interruption in the transmission of the data made available, retrieved, shared or accessible via SGFinDex, whether caused by delay, failure, or interruption in transmission over the internet or otherwise;

8.2.8 any decision made or action taken by you or any third party in reliance upon SGFinDex or any statement, opinion, representation, information or any content made available or accessible via SGFinDex; or

8.2.9 any virus or other malicious, destructive or corrupting code, programme or macro in SGFinDex.

- 8.3** Insofar as SGFinDex facilitates or requires the provision, use or functioning of, or are provided in conjunction with, other products, software, functionalities, materials and/or services, we make no representation or warranty in relation to such other products, software, functionalities, materials and/or services (including any representation or warranty as to timeliness, reliability, availability, interoperability, quality, security, fitness for purpose, non-infringement, suitability or accuracy).
- 8.4** You acknowledge that your Use of SGFinDex contains the possibility of human and machine errors, inaccuracies, omissions, delays, unavailability and losses, including the inadvertent loss of data which may give rise to loss or damage suffered by you, and you agree that you will not hold us liable in any way whatsoever for the said loss or damage. You agree that you Use SGFinDex and any third party website, software or service made available in conjunction with or through SGFinDex at your own discretion and risk and that you will be responsible for any loss or damage suffered by you and to your device, or loss, damage to or corruption of data that results from the Use of SGFinDex or third party website, software or service.
- 8.5** You will not rely on SGFinDex to claim or assert any form of legitimate expectation against us, whether or not arising out of or in connection with our roles and functions as a public authority.
- 8.6** Information provided through SGFinDex does not constitute professional advice and SGFinDex may not cover all information available on a particular issue. Before Using SGFinDex, you will perform your own checks or obtain professional advice relevant to your particular circumstances.
- 8.7** Without prejudice to the foregoing, no action may be brought by you against us, under these Terms or related to SGFinDex, more than one (1) year after the cause of action arose.

9. Hyperlinks

- 9.1** SGFinDex may provide hyperlinks or other forms of shortcuts (collectively, “**Shortcuts**”) which enable you to access and be re-directed to, websites, services, products, or other materials or functionalities, of or provided by, third parties (including SGFinDex Data Recipients and SGFinDex Data Sources), which are not maintained or controlled by us (collectively, the “**Re-Directed Materials**”). Where any Additional Terms apply to such Re-Directed Materials, you are expected to read and comply with such Additional Terms and Clause 6 will apply.
- 9.2** Insofar as SGFinDex provides Shortcuts to any Re-Directed Materials, we will not be responsible for the availability or content of the Re-Directed Materials and will not be liable for any damages or losses arising from your access to or use of the Re-Directed Materials. Use of Shortcuts and access to such Re-Directed Materials are entirely at your own risk. Shortcuts are provided merely as a convenience to you and do not imply endorsement by, association or affiliation with us of the contents of or provider of the Re-Directed Materials.
- 9.3** Hyperlinking to and framing of SGFinDex are prohibited unless you have obtained our prior written consent. If you hyperlink to or frame SGFinDex, that will constitute your acceptance of these Terms. If you do not accept these Terms you must immediately discontinue hyperlinking to or framing of SGFinDex.
- 9.4** We reserve all rights —

- 9.4.1 to disable any links to, or frames of, any materials which are unauthorised (including materials which imply endorsement by or association or affiliation with us, materials containing inappropriate, profane, defamatory, infringing, obscene, indecent or unlawful topics, names, or information that violates any written law, any applicable intellectual property, proprietary, privacy or publicity rights); and
- 9.4.2 to disclaim responsibility and/or liability for materials that link to or frame any part of SGFinDex.

10. Rights of Third Parties

- 10.1 A person who is not a party to these Terms will have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) or otherwise to enforce any of its terms.
- 10.2 These Terms may be varied without seeking the consent of any third party.

11. Assignment

- 11.1 You may not assign or sub-contract these Terms without our prior written consent.
- 11.2 We may assign, novate, transfer, or sub-contract the rights and liabilities in respect of SGFinDex and/or these Terms, without notifying you and without further reference to you. Your acceptance of these Terms will also constitute your consent to such assignment, novation, transfer or sub-contract.

12. Governing Law and Dispute Resolution

- 12.1 These Terms and the Use of SGFinDex will be governed and construed in accordance with the laws of Singapore.
- 12.2 Subject to Clause 12.3, any dispute arising out of or in connection with these Terms or the Use of SGFinDex, including any question regarding the existence, validity or termination of these Terms, will be referred to and finally resolved in the Courts of the Republic of Singapore and you submit to the exclusive jurisdiction of the Courts of the Republic of Singapore.
- 12.3 We may, at our discretion, refer any dispute referred to in Clause 12.2 to arbitration administered by the Singapore International Arbitration Centre ("**SIAC**") in Singapore in accordance with the Arbitration Rules of the SIAC ("**SIAC Rules**") for the time being in force, which rules are deemed to be incorporated by reference in this clause. Further —
 - 12.3.1 the seat of the arbitration will be Singapore;
 - 12.3.2 the tribunal will consist of one (1) arbitrator to be agreed upon in accordance with the SIAC Rules, except that if no agreement is reached within thirty (30) calendar days after receipt by one party of such a proposal from the other, the arbitrator will be appointed by the Chairman of the SIAC;
 - 12.3.3 the language of the arbitration will be English; and
 - 12.3.4 all information, pleadings, documents, evidence and all matters relating to the arbitration will be confidential.

12.4 Where we are a defendant or respondent, we will have at least thirty (30) calendar days before the commencement of any legal action against us to elect to exercise the right under Clause 12 to have the dispute submitted to arbitration. This right to elect will not limit our right to a limitation defence and the period to exercise the right will not be abridged by reason of any accrual of a limitation defence in our favour during the said period.

13. Miscellaneous

13.1 Any termination of your Use of SGFinDex under these Terms (howsoever occasioned) will not affect the coming into force or the continuance in force of any provision of these Terms which is expressly or by implication intended to come into or continue in force on or after such termination.

13.2 If any provision of these Terms is held by a court or tribunal of competent jurisdiction to be invalid or unenforceable, then these Terms, including all remaining provisions, will remain in full force and effect as if such invalid or unenforceable provision had never been included.

13.3 No delay by us in enforcing any provision of these Terms will be construed to be a waiver of any of our rights under that provision.

Version History

Date of Changes	Summary of Key Changes
7 December 2020	The Terms of Use for SGFinDex is published.
6 November 2023	Clause 5.2 is amended to due to a new feature to extend duration of any and all linkages of Linked Data Sources each and every time you authorise your selected Linked Data Source to make available and such SGFinDex Data Recipient to retrieve such information under Clause 5.2.3(i). The duration of such linkages of Linked Data Sources is described under the new Clause 5.2.4. Clause 5.3 is amended to clarify that the ambit of the clause applies to Clause 5.2.3(i).