

Terms and Conditions for the use of the Standard Chartered biometric login service

1. These terms and conditions ("Terms") apply to and regulate your use of the Standard Chartered biometric login service provided by Standard Chartered Bank (Ghana) Limited ("the Bank" or "we" or "Standard Chartered"). By undergoing the registration process to use the Standard Chartered biometric login service, or using the Standard Chartered biometric login service, you accept and agree to these Terms. If you do not accept these Terms, please stop accessing or using the Standard Chartered biometric login service.
2. The Standard Chartered biometric login service is a service where you may use your fingerprint or face identification registered on a *permitted mobile device* in lieu of your Standard Chartered *online/mobile banking* username and password as a security code to confirm your identity to access the Bank's *mobile banking services*.
3. The Standard Chartered biometric login service is provided as part of the Bank's *electronic banking services*, and accordingly: these Terms are in addition to and shall be read in conjunction with the Bank's Customer Terms and any other documents forming part of *our banking agreement* (and any reference to the terms and conditions of the Customer Terms shall include reference to these Terms); the Customer Terms may be accessed at <https://www.sc.com/gh/personal-banking-terms-conditions.html>; the meaning of key words printed like *this* and other words used in *our banking agreement* is explained in our Customer Terms. Some additional key words which apply to the services referred to in these Terms are explained at the end of these Terms; and in the event of any conflict or inconsistency, these Terms shall prevail over the Customer Terms and to the extent of such conflict or inconsistency.
4. You acknowledge and agree that in order to use the Standard Chartered biometric login service:
 - You must be a valid user of our *mobile banking services*;
 - You must install our *mobile app* using a *permitted mobile device*;
 - You will need to activate the fingerprint / face recognition function on your *permitted mobile device* and register your face identification or at least one of your fingerprints to control access to the *permitted mobile device*;
 - You will be required to undergo a registration process using your Standard Chartered *online/mobile banking* username and password to choose to use the face / fingerprint identification you store on your *permitted mobile device* for accessing our *mobile banking services*; upon the successful registration process, the face / fingerprint identification stored on your *permitted mobile device* will be a *security code*;
 - You must ensure that only your face / fingerprint identification are stored on your *permitted mobile device* to access the device and you understand that upon the successful registration of your permitted mobile device, any face / fingerprint identification that is stored on your permitted mobile device can be used to access mobile banking including access to your accounts; and
 - You should ensure the security of the *security codes* as well as the password or code that you can use to register your face / fingerprint identification on the *permitted mobile device*.
5. You may still choose to access the *mobile app* using your Standard Chartered *online/mobile banking* username and *password*.
6. Each time the *mobile app* detects the use of a face / fingerprint identification registered on a *permitted mobile device* on which you have registered for the Standard Chartered biometric login service to access our *mobile banking services* or authorise transactions, you are deemed to have accessed the *mobile banking services* and/or instructed us to perform such transactions as the case may be.
7. You acknowledge that the authentication is performed by the *mobile app* by interfacing with the face / fingerprint identification authentication module on the *permitted mobile device* and that you agree to the authentication process.
8. You can deactivate the Standard Chartered biometric login service at any time using the left navigation menu of the *mobile app* once you are signed in.
9. If you inform us that the security of your face / fingerprint identification or other *security code* has been compromised, we may require you to change the *security code*, re-register your face / fingerprint identification or cease the use of the Standard Chartered biometric login service.
10. You acknowledge and agree that, for the purposes of the Standard Chartered biometric login service, the *mobile app* will be accessing the face / fingerprint identification registered in your *permitted mobile device*, and you hereby consent to the Bank accessing and using such information for the provision of the Standard Chartered biometric login service.
11. You understand the need to protect your *permitted mobile device* and shall be responsible for all use of your *permitted mobile device* (whether authorised by you or otherwise) to access the Standard Chartered biometric login service.
12. In addition to and without subtracting the disclaimers and exclusions of liability in the Customer Terms:
 - You understand that the face / fingerprint authentication module of the *permitted mobile device* is not provided by the Bank, and we make no representation or warranty as to the security of the face / fingerprint authentication function of any *permitted mobile device* and whether it works in the way that the manufacturer of the device represents.
 - We do not represent or warrant that the Standard Chartered biometric login service will be accessible at all times, or function with any electronic equipment, software, infrastructure or other *electronic banking services* that we may offer from time to time
 - Unless a law prohibits us from excluding or limiting our liability, we are not liable for any loss you incur in connection with the use or attempted use of the Standard Chartered biometric login service, or your instructions, or any unauthorised transactions through or in connection with the Standard Chartered biometric login service.
 - You shall indemnify us from all loss and damage which we may incur in connection with any improper use of the Standard Chartered biometric login service.
13. Meaning of words
 - permitted mobile device* means Apple iPhone 5s or higher / Samsung Galaxy S6 / Samsung Galaxy S6 Edge Plus / Samsung Galaxy Note 5 and such other electronic equipment that we may enable for use with the Standard Chartered biometric login service from time to time and includes the operating system or software that the device operates on. Please contact us for the current list of such electronic equipment.